	lions except as noted)	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulator capital and TLAC
		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
	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
	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	Eligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Common Shares 13,000	Preferred Shares 236	Preferred Shares 54	Preferred Shares 500
	date) Par value of instrument	N/A	236	54	500
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
12	Original date of issuance Perpetual or dated Original maturity date	Various Perpetual No Maturity	11-Mar-2011 Perpetual No Maturity	25-Aug-2016 Perpetual No Maturity	23-Apr-2014 Perpetual No Maturity
			, and the same of	, and the state of	The maturity
	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2021 Redemable at Par. No contingent call	25-Aug-2021 Redemable at Par. No contingent call	25-May 2019 Redemable Par. No contingent call
			dates.	dates.	dates.
16	Subsequent call dates, if applicable Coupons / dividends		Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
19	Coupon rate and any related index Existence of a dividend stopper	N/A N/A	1.805% No	90 Day T-Bill +1.15% No	4.00% No
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or sumulative	No Non sumulative	No Non sumulative	No Non sumulative	No Non sumulative
23	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Non-cumulative N/A N/A	Non-cumulative Non-Convertible N/A	Non-cumulative Non-Convertible N/A	Non-cumulative Convertible NVCC Triggers:
					Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable a that, after the conversion of all contingent instruments and tak into account any other factors of circumstances that are consider relevant or appropriate, it is reasonably likely that the viability the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof with which the Bank would have bee determined by the Superintendo of Financial Institutions to be no viable.
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon N\ trigger event
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	Upon the occurrence of a NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number occurrence of a number of common shares equal to the quotient obtained by dividing (Multiplier x Shat Value) by Conversion Price Please refer to the Prospectus Supplement of Mandatory
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	Common Shares Bank of Montreal
30	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A
33	If write-down, full or partial If write-down, permanent or temporary If temporary write down, description of write up mechanism	N/A N/A	N/A N/A	N/A N/A	N/A N/A
~ ~	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	N/A
	Position in subordination hierarchy in liquidation (specify instrument type immediately	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
34a 35 36	senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N/A	Yes Not NVCC compliant	Yes Not NVCC compliant	N/A
35 36 37	senior to instrument) Non-compliant transitioned features				

⁽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.

	in Features Of Regulatory Capital Instruments illions except as noted)				
		1	Included in both regulatory	Included in both regulatory	Included in both regulato
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	Capital and TLAC Preferred Shares Class B
		Series 29	Series 31	Series 33	Series 35
	1 Januar	Donk of Mary	Donk of March	Donk of March	Doub -fat '
	1 Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679609	063679807	06367X200	06367X408
•	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	1477	147.		
	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	400	300	200	150
	date) Par value of instrument	400	300	200	150
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	1 Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	29-Jul-2015
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
1	4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	25-Aug-2019 Redemable at Par. No contingent call		25-Aug-2020 Redemable at Par. No contingent call	Redemable at a premiun from 25-Aug-2020 to 24-
		dates.	dates.	dates.	Aug-2024. On or after 25
					Aug-2024 redemable at I No contingent call dates.
1	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
1	Coupons / dividends 7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	B Coupon rate and any related index	3.90%	3.80%	3.80%	5.00%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
2	1 Existence of step up or other incentive to redeem 2 Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
2	Convertible or non-convertible (1) If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
۷.	+ III convertible, conversion trigger(s)	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financ Institutions publicly announces t
		the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent
		Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and	Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and	Financial Institutions is of the opinion that the Bank has cease is about to cease, to be viable at
		that, after the conversion of all contingent instruments and taking	that, after the conversion of all contingent instruments and taking	that, after the conversion of all contingent instruments and taking	that, after the conversion of all contingent instruments and taki
		into account any other factors or circumstances that are considered	into account any other factors or circumstances that are considered	into account any other factors or circumstances that are considered	into account any other factors of circumstances that are consider
		relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or	relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or	relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or	relevant or appropriate, it is reasonably likely that the viabili the Bank will be restored or
		maintained; or (b) a federal or provincial	maintained; or (b) a federal or provincial	maintained; or (b) a federal or provincial	maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has accepted or agreed to accept a	government in Canada publicly announces that the Bank has accepted or agreed to accept a	government in Canada publicly announces that the Bank has accepted or agreed to accept a	government in Canada publicly announces that the Bank has accepted or agreed to accept a
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or any provincial government or political subdivis
		or agent or agency thereof without which the Bank would have been determined by the Superintendent	which the Bank would have been	or agent or agency thereof without which the Bank would have been	or agent or agency thereof with which the Bank would have bee
		determined by the Superintendent of Financial Institutions to be non-viable.	determined by the Superintendent of Financial Institutions to be non-viable.	determined by the Superintendent of Financial Institutions to be non-viable.	determined by the Superintendor of Financial Institutions to be no viable.
2.	5 If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon N\ trigger event
2	If convertible, conversion rate	1 '	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of a
		NVCC trigger event, each outstanding Series 29	NVCC trigger event, each outstanding Series 31	NVCC trigger event, each outstanding Series 33	NVCC trigger event, each outstanding Series 35
		Preferred Share would be converted to a number of	Preferred Share would be converted to a number of	Preferred Share would be converted to a number of	Preferred Share would b converted to a number of
		common shares equal to the quotient obtained by	common shares equal to the quotient obtained by	common shares equal to the quotient obtained by	common shares equal to the quotient obtained by
		dividing (Multiplier x Share	dividing (Multiplier x Share	dividing (Multiplier x Share	dividing (Multiplier x Sha
		Please refer to the	Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Pri Please refer to the
	7 If convertible, mandatory or optional conversion	Prospectus Supplement for Mandatory	Prospectus Supplement for Mandatory	Prospectus Supplement for Mandatory	Prospectus Supplement Mandatory
2	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal
2	Write-down feature	No N/A	No N/A	No N/A	No N/A
29	1 If write-down. write-down trigger(s)	N/A N/A	N/A N/A	N/A N/A	N/A N/A
2: 3: 3: 3:	1 If write-down, write-down trigger(s) 2 If write-down, full or partial 3 If write-down, permanent or temporary	IIV/A	N/A	N/A	N/A
2: 3: 3: 3: 3:	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A	IN/A		I
2: 3: 3: 3: 3: 3: 3:	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	N/A		Cuboudings - 15 1:	Cubondinata Da
2: 3: 3: 3: 3: 3: 3: 3:	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
2: 3: 3: 3: 3: 3: 3: 3:	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A		Subordinated Debt No N/A	Subordinated Debt No N/A
2: 3: 3: 3: 3: 3: 3: 3:	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A Subordinated Debt No N/A Short Form Base Shelf	Subordinated Debt No N/A Short Form Base Shelf	No N/A Short Form Base Shelf	No N/A Short Form Base Shelf
2: 3: 3: 3: 3: 3: 3: 3:	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	No N/A Short Form Base Shelf Prospectus - Mar 13 14	No N/A Short Form Base Shelf Prospectus - Mar 13 14
2: 3: 3: 3: 3: 3: 3: 3: 3:	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	No N/A Short Form Base Shelf	No N/A Short Form Base Shelf

⁽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.

(\$ mi	in Features Of Regulatory Capital Instruments				
		1	Included in both regulatory	Included in both regulatory	Included in both regulato
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B
		Series 36	Series 38	Series 40	Series 42
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06367X507 Canadian Federal and	06367X705 Canadian Federal and	06368A209 Canadian Federal and	06367X887 Canadian Federal and
_		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	1977	19/7		19/7
4	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	600	600	500	400
	Par value of instrument Accounting classification	600 Shareholders' Equity	600 Shareholders' Equity	500 Shareholders' Equity	400 Shareholders' Equity
		, ,			. ,
	Original date of issuance Perpetual or dated	16-Oct-2015 Perpetual	21-Oct-2016 Perpetual	09-Mar-2017 Perpetual	29-Jun-2017 Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redemable on or after 25- Nov-2020 at Par. No	Redemable on or after 25- Feb-2022 at Par. No	Redemable on or after 25-	Redemable on or after 2
		contingent call dates.	contingent call dates.	May-2022 at Par. No contingent call dates.	August-2022 at Par. No contingent call dates.
1.0	Cubes quant cell dates if applicable	Even Even	France France	From Fronce	From From
	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	5.85% No	4.85% No	4.50% No	4.40% No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
	Convertible or non-convertible (1)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
24	If convertible, conversion trigger(s)	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Finandinstitutions publicly announces
		the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent
		Financial Institutions is of the	Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the	Financial Institutions is of the
		is about to cease, to be viable and that, after the conversion of all	is about to cease, to be viable and that, after the conversion of all	is about to cease, to be viable and that, after the conversion of all	is about to cease, to be viable a that, after the conversion of all
		contingent instruments and taking into account any other factors or	contingent instruments and taking into account any other factors or	contingent instruments and taking into account any other factors or	contingent instruments and tak into account any other factors of
		circumstances that are considered relevant or appropriate, it is	circumstances that are considered relevant or appropriate, it is	circumstances that are considered relevant or appropriate, it is	circumstances that are consider relevant or appropriate, it is
		reasonably likely that the viability of the Bank will be restored or	reasonably likely that the viability of the Bank will be restored or	reasonably likely that the viability of the Bank will be restored or	reasonably likely that the viabil the Bank will be restored or
		maintained; or (b) a federal or provincial	maintained; or (b) a federal or provincial	maintained; or (b) a federal or provincial	maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial
		government or political subdivision or agent or agency thereof without		government or political subdivision or agent or agency thereof without	government or political subdivi or agent or agency thereof with
		which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have bee determined by the Superintend
		of Financial Institutions to be non- viable.	of Financial Institutions to be non- viable.	of Financial Institutions to be non- viable.	of Financial Institutions to be no viable.
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into
		'	common shares upon NVCC	common shares upon NVCC trigger event	common shares upon N\ trigger event
	1	trigger event	trigger event	ICHERCI CACHE	, ,,,,,,,,
20	If convertible, conversion rate	trigger event Upon the occurrence of an	trigger event Upon the occurrence of an		Upon the occurrence of
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	NVCC trigger event, each
26	If convertible, conversion rate	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of an	NVCC trigger event, each outstanding Series 42
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	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of	NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be	NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to
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	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	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	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 Shares)
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	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	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	NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained be dividing (Multiplier x Shavalue) by Conversion Prelease refer to the
		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	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 Shavalue) by Conversion Priplease refer to the Prospectus Supplement
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares	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 Shavalue) by Conversion Priplease refer to the Prospectus Supplement Mandatory Common Shares
27 28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained be dividing (Multiplier x Shavalue) by Conversion Preplease refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No
27 28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	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 Shavalue) by Conversion Proplets are refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal
27 28 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A	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 Shavalue) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A
27 28 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	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 Shavalue) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 30 31 32 33 34 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A	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 Shavalue) by Conversion Priplease refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A
27 28 30 31 32 33 34 34 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	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 Shavalue) by Conversion Proplease refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt
27 28 29 30 31 32 33 34 34 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	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 Shavalue) by Conversion Proplease refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Short Form Base Shelf	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Short Form Base Shelf	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	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 Shavalue) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf
27 28 29 30 31 32 33 34 34 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf Prospectus - Apr 13 16	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf Prospectus - Apr 13 16	Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Shat Value) by Conversion Pri Please refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Short Form Base Shelf Prospectus - Apr 13 16
27 28 29 30 31 32 33 34 34 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Short Form Base Shelf	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Short Form Base Shelf	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf Prospectus - Apr 13 16	NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained be dividing (Multiplier x Shavalue) by Conversion Preferse refer to the Prospectus Supplement Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf

⁽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.

	n Features Of Regulatory Capital Instruments llions except as noted)				
		· ·	Included in both regulatory	Included in both regulatory	Included in both regulator
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC 4.800% Additional Tier 1	capital and TLAC Subordinated Debentures
		Series 44	Series 46	Capital Notes	Series 20
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and	06368B108 Canadian Federal and	06368B5P9 State of New York, the	063671BD2 Canadian Federal and
_	Governing law(s) of the mistrament	applicable Provincial laws	applicable Provincial laws	Province of Ontario and the	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A	laws of Canada N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment				
4	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Tier 2 Ineligible
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction)	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	146
	Par value of instrument Accounting classification	400 Shareholders' Equity	350 Shareholders' Equity	USD 500 Shareholders' Equity	150 Liability - amortized cost
					,
	Original date of issuance Perpetual or dated	17-Sep-2018 Perpetual	17-Apr-2019 Perpetual	30-Jul-2019 Perpetual	15-Dec-1995 Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	\$25MM of total par amo matures on Dec 15th 202
					2028, 2031, 2034, 2037 a
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	2040 Yes
	Optional call date, contingent call dates and redemption amount	Redemable on or after 25- November-2023 at Par. No	Redemable on or after 25- May-2024 at Par. No	Redeemable on or after 25- Aug-2024 at Par. No	Redemable on or after 15 Dec-2000 in the market,
		contingent call dates.	contingent call dates.	contingent call dates.	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
	Coupons / dividends			·	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until August 25, 2024	Fixed
	Coupon rate and any related index Existence of a dividend stopper	4.85% No	5.10% No	4.80% Yes	8.25% N/A
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	Non-cumulative	No Non-cumulative	No Cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Non-Convertible N/A
		(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent publicly announces that the Bank has been	,
		the Bank has been advised, in writing, that the Superintendent of	the Bank has been advised, in writing, that the Superintendent of	advised, in writing, that the Superintendent is of the opinion	
		Financial Institutions is of the opinion that the Bank has ceased, or	Financial Institutions is of the opinion that the Bank has ceased, or	that the Bank has ceased, or is about to cease, to be viable and	
		is about to cease, to be viable and that, after the conversion of all	is about to cease, to be viable and that, after the conversion of all	that, after the conversion of the Notes and all other contingent	
		contingent instruments and taking into account any other factors or	contingent instruments and taking into account any other factors or	instruments issued by the Bank and taking into account any other	
		circumstances that are considered relevant or appropriate, it is	circumstances that are considered relevant or appropriate, it is	factors or circumstances that are considered relevant or appropriate,	
		reasonably likely that the viability of the Bank will be restored or	reasonably likely that the viability of the Bank will be restored or	viability of the Bank will be restored	
		maintained; or (b) a federal or provincial government in Canada publicly	maintained; or (b) a federal or provincial government in Canada publicly	or maintained; or (b) a federal or provincial government in Canada publicly	
		announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	
		government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or any provincial government or political subdivision	
		or agent or agency thereof without which the Bank would have been		or agent or agency thereof without which the Bank would have been	
		determined by the Superintendent	determined by the Superintendent	determined by the Superintendent to be non-viable.	
		of Financial Institutions to be non-	of Financial Institutions to be non-		
		viable.	of Financial Institutions to be non- viable.		
		viable.	viable.		
25	If convertible, fully or partially		viable. Will fully convert into	Will fully convert into common shares upon NVCC	N/A
25	If convertible, fully or partially	viable. Will fully convert into	viable. Will fully convert into	Will fully convert into	N/A
	If convertible, fully or partially If convertible, conversion rate	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	wiable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	N/A
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	wiable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an	Will fully convert into common shares upon NVCC trigger event	·
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be	wiable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	·
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to	wiable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	·
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of	wiable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to	·
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price.	will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price.	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	·
		Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding 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	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	·
26	If convertible, conversion rate If convertible, mandatory or optional conversion	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	N/A
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	N/A N/A N/A
277 288 299 300 311	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A	wiable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	N/A N/A N/A N/A NO N/A
27 28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A	will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A
277 288 299 301 312 333 344	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	N/A
27 28 29 30 31 32 33 34 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A	will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Short Form Base Shelf	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - May 23, 18	Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	N/A

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

	ions except as noted)	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulate 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 No due 2032
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06369ZBT0 Canadian Federal and applicable Provincial laws	06369ZCC64 Canadian Federal and applicable Provincial laws	06369ZCD4 Canadian Federal and applicable Provincial laws	US06368BGS16 State of New York, the Province of Ontario and
	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	laws of Canada N/A
4	Regulatory treatment Transitional Basel III rules Post transitional Basel III rules	Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
6	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Deb
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	991	1,232	826	1,874
9	date) Par value of instrument Accounting classification	1,000 Liability - amortized cost	1,250 Liability - amortized cost	850 Liability - amortized cost	USD 1,250 Liability - amortized cos
	Original date of issuance	08-Dec-2015	31-May-2016	31-May-2017	12-Dec-2017
12	Perpetual or dated Original maturity date	Dated 08-Dec-2025	Dated 01-Jun-2026	Dated 01-Jun-2027	Dated 15-Dec-2032
	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.	Par. No contingent call dates.	01-Jun-2022 Redeemable at Par. No contingent call dates.	15-Dec-2027 Redeemak at Par. No contingent ca dates.
	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed until Dec 8, 2020	Fixed until Jun 1, 2021	Fixed until Jun 1, 2022	Fixed
_	Coupon rate and any related index Existence of a dividend stopper	3.34% N/A	3.32% N/A	2.57% N/A	3.803% N/A
	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
	Noncumulative or cumulative Convertible or non-convertible (1)	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
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	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	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	NVCC Triggers: (a) the Superintendent publicl announces that the Bank has ladvised, in writing, that the Superintendent is of the opinithat 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	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	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	about to cease, to be viable a that, after the conversion of t Notes and all other contingen instruments issued by the Bar 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	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	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	factors or circumstances that considered relevant or appro it is reasonably likely that the viability of the Bank will be re or maintained; or
		(b) a federal or provincial government in Canada publicly announces that the Bank has	(b) a federal or provincial government in Canada publicly announces that the Bank has	(b) a federal or provincial government in Canada publicly announces that the Bank has	(b) a federal or provincial government in Canada publicl announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent support, from the federal	accepted or agreed to accept a capital injection, or equivalent support, from the federal	accepted or agreed to accept a capital injection, or equivalent support, from the federal	accepted or agreed to accept capital injection, or equivalen support, from the federal
		-	government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdi or agent or agency thereof wi
		which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have be determined by the Superinten to be non-viable.
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon N
2.5		trigger event	trigger event	trigger event	trigger event
26	If convertible, conversion rate	NVCC trigger event, each	NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	Upon the occurrence on NVCC trigger event, ear outstanding note would converted to a number
		common shares equal to the quotient obtained by	common shares equal to the quotient obtained by	common shares equal to the quotient obtained by	common shares equal the quotient obtained
		dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	dividing (Multiplier x N Value) by Conversion P Please refer to the
			Prospectus Supplement for further details.		Prospectus Supplemen further details.
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares	Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
31	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36	senior to instrument) Non-compliant transitioned features	No	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A Short Form Base Shelf Description May 13 14	N/A Short Form Base Shelf	N/A Short Form Base Shelf	N/A USD Prospectus - Apr 27
-	Supplement to Base Shelf Prospectus (if applicable)			Prospectus - Apr 13 16 Prospectus Suppl MTN - May	USD Prospectus Supplem
	· · · · · · · · · · · · · · · · · · ·	3 15	25 16	25 16	Dec 07 17

⁽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.

		Included in both regulatory capital and TLAC	Included in both regula
t		4.338% Subordinated Notes	Series J Medium-Term
		due 2028	Notes - First Tranche
- 1	Issuer	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSID ISIN er Pleemberg identifier for private placement)	US06368BQ686	06369ZCE2
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and
i	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules	N/A Tier 2	N/A Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2
7	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Group and Solo Tier 2 Subordinated Debt 1,286	Group and Solo Tier 2 Subordinated D 988
1	date)	,	
+	Par value of instrument Accounting classification	USD 850 Liability - amortized cost	1,000 Liability - amortized co
	Original date of issuance	05-Oct-2018	16-Sep-2019
-	Perpetual or dated Original maturity date	Dated 05-Oct-2028	Dated 17-Sep-2029
-	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 05-Oct-2023 Redeemable at	Yes 17-Sep-2024 Redeema
		Par. No contingent call dates.	Par. No contingent cal dates.
-	Subsequent call dates, if applicable	N/A	N/A
+	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed until Sept 17, 20
3 (Coupon rate and any related index	4.338%	2.88%
)	Existence of a dividend stopper	N/A	N/A
-	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No
-	Noncumulative or cumulative Convertible or non-convertible (1)	Cumulative Convertible	Cumulative Convertible
		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 agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	it is reasonably likely that th
5 1	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon trigger event
	If convertible, conversion rate	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 NVCC trigger event, exoutstanding note would converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion Please refer to the Prospectus Suppleme further details.
-	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Common Shares	Mandatory Common Shares
ı	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal	Bank of Montreal
	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A
	If write-down, permanent or temporary	N/A	N/A
_	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A
إ	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt
_	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	Short Form Base Shelf Prospectus - May 23, 18
ŀ		USD Prospectus Supplement -	_

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

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

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	capital
1	Jesuar	Dank of Montreal	Dank of Montreal	Dank of Montreal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06367WHH9	CA06368B2H05	XS1965537035
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,750	CAD2.000	EUR300
		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10	Accounting classification	· · · · · · · · · · · · · · · · · · ·		•
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
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.300%	2.850%	3mEuribor + 55bps
19	Existence of a dividend stopper	No	No	No
13	Existence of a dividend stopper	110		110
20	Fully discretionary partially discretionary or mandatory	Mandaton	Mandaton	Mandaton
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
20	If any contible and officially and of the control o			
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			
- 33				
2.5	If temporary write-down, description of write-down			
34	mechanism	Evenenties form	Cuamantian for a	Cuamatia: f
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>N/A</u>	NIP Prospectus – Sept 24, 2018
				2018
		USD Prospectus		NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	Supplement - Sept 23 18	<u>N/A</u>	Feb 28, 2019
		<u>Supplement - Sept 23 18</u>		<u>ren 20, 2019</u>
		Driging Cuppl Coring F.UCD	CAD Senior Trans Cl. 1 15	
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD	CAD Senior Term Sheet - Mar	Final Terms – Series 189 NIP
		MTN Jan 31 19	<u>06, 2019</u>	
	•	•		•

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

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		
		included in regulatory	Included in TLAC not	Included in TLAC not
		capital	included in regulatory capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
		New York, Ontario and	New South Wales, Ontario	New South Wales, Ontario
3	Governing law(s) of the instrument	Canada	and Canada	and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	outer remonistratifett	other reachistratifelit	odici rene instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1.000	AUD300	AUD450
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Jun-2019	17-Jul-2019	17-Jul-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Jun-2024	17-Jul-2024	17-Jul-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	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	Ne	Ne	Ne
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	AUD Information Memorandum	AUD Information Memorandum
	rrospectus / base sileil Prospectus / snort Form Prospectus	USD Prospectus - Apr 27 17	<u>- Jul 08 19</u>	<u>- Jul 08 19</u>
		1105.5		
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus	N/A	N/A
	,	Supplement - Sept 23 18	<u> </u>	
		Pricing Suppl Series E USD	Driging Suppl Corios C ALID	Driging Cuppl Corios 7 AUD
	Pricing Supplement (if applicable)	MTN Jun 25 19	Pricing Suppl Series 6 AUD MTN Jul 17 19	Pricing Suppl Series 7 AUD MTN Jul 17 19

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

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06367WRC90	XS2063363662	XS2068976195
	,			
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD500	EUR300	USD100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21-Oct-2019	11-Oct-2019	23-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Nov-2022	11-Oct-2021	23-Oct-2024
4.4		A1 / A	N. / A	21/2
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15		NI/A	N1 / A	N/A
15 16	Subsequent call dates, if applicable	N/A N/A	N/A N/A	N/A N/A
10	Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.0500%	3mEuribor + 70bps	2.3000%
19	Existence of a dividend stopper	No	No	No
13	Existence of a dividena stopper	110	110	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			-
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
240	Type of subordination	subordination	subordination	
34a	Type of subordination	oubUrumdtiUH	SUDUI UIII d LIUII	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	, 11, speak, item compliant reactions	† ·	Ì	<u> </u>
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27	NIP Prospectus – Sept 24,	NIP Prospectus – Sept 24,
		<u>17</u>	2018	2018
		USD Prospectus	NIP Prospectus Supplement –	NIP Prospectus Supplement –
	Supplement to Base Shelf Prospectus (if applicable)	Supplement - Sept 23 18	Jul 11, 2019	Jul 11, 2019
		Pricing Suppl Series E USD		
	Pricing Supplement (if applicable)	MTN Oct 21 19	<u>Final Terms – Series 196 NIP</u>	<u>Final Terms – Series 198 NIP</u>
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Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not included in	included in regulatory
		capital	regulatory capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368DCV43	06367WYH0	06367WB85
				New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
_	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
		N. / A	21/2	N1 / A
8	as of most recent reporting date)	N/A CAD1,500	N/A	N/A
9	Par value of instrument		USD1,500	USD1,500
10 11	Accounting classification Original date of issuance	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	6	17-Jan-2020 Dated	10-Mar-2020	27-Apr-2020
12 13	Perpetual or dated Original maturity date	3-Feb-2025	Dated 10-Mar-2023	Dated 1-May-2025
13	Original maturity date	at par on or after 03-Jan-	10-Mar-2023	1-1VIdy-2025
14	Issuer call subject to prior supervisory approval	2025	N/A	N/A
14	Optional call date, contingent call dates and redemption	at par on or after 03-Jan-	IN/A	IN/A
15	amount	2025	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends			IN/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.370%	SOFR Index + 68bps	1.8500%
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			1
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			
34	mechanism	Exemption from		Exemption from
34a	Type of subordination	subordination	Exemption from subordination	subordination
340	Type of Suborumation	Japoi umation	Exemption from Suborulliduon	Japoramation
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit		Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Pari passu to Deposit Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	in yes, speenly new compliant reactiones			1.47.
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 27 17	USD Prospectus - Apr 20 20
			USD Prospectus Supplement - Sept	USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	23 18	Apr 20 20
			25 10	<u> </u>
		CAD Senior Term Sheet - Jan	Pricing Suppl Series E USD MTN Mar 05	Pricing Suppl Series F USD
	Pricing Supplement (if applicable)	<u>17, 2020</u>	20	MTN Apr 22 20
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∕lain Feat	tures Of Regulatory Capital Instruments		
	s except as noted)		
		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital
1	Issuer	ВМО	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Sing	5.110
2	for private placement)	194019769	06367WKG7
	ioi private piacement)	154015705	00307WKG7
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
	Means by which enforceability requirement of Section 13		
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible		
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A
5		N/A	N/A
	Post-transitional Basel III rules		
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD 110.00	USD 10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Feb-2019	17-Apr-20
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15-Feb-2049	17-Apr-20
14	Issuer call subject to prior supervisory approval	Yes	Yes
14	issuer can subject to prior supervisory approval	100	100
15	Optional call date, contingent call dates and redemption amount	15-Feb-24	At par on 17-Apr-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 17th of each January, April, July and October commencing on January 17th 20 to January 17th 2031
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate	3.10%-5.50%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
20	inalidatol y	INIATIOATOTY	Manuatory
21	Existence of a step up or other incentive to redeem	No	
22			Yes
	Noncumulative or cumulative		
	Noncumulative or cumulative Convertible or non-convertible	Cumulative	Yes Cumulative Non-convertible
23	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A USD Prospectus Supplement - Sep 2
23 24 25 26 27 28 29 30 31 31 32 33 34 34a	Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A

nillior	ns except as noted)		
		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital
1	Issuer	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		
2	for private placement)	06368B2Z0	198432
		Province of Ontario and the laws of	Province of Optorio and the law
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13		
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible		
	instruments governed by foreign law)	Contractual	Contractual
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		
8	millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument		EUR10.0
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Apr-2019	25-Apr-2
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24-Apr-2025	25-Apr-2
14	Issuer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and		
15	redemption amount	At Par on 24-Apr-2020	At Par on 25-Apr-2029
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
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	2.80%	1.
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Evictorica of a cton up as other incentive to redeem	No	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	
23 24	If convertible, conversion trigger (s)	N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, runy or partially If convertible, conversion rate	N/A	N/A
		N/A	N/A
		IN/C	IN/A
	If convertible, mandatory or optional conversion		i de la companya de
27	If convertible, specify instrument type convertible into		
27 28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A
27 28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A No	N/A No
27 28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No
27 28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)		
27 28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial		
27 28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary		
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-		
27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No	No
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination		
27 28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination
27 28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No	No
28 29 30 31 32 33 34 34 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A
28 29 30 31 32 33 34 34 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - Sep 24, 2018
27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Main Feat	tures Of Regulatory Capital Instruments				
	s except as noted)				
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B3A4	06368B3F3	06368B3M8	06368B3N6
		Province of Ontario and the laws of			Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	of Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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
_	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	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		
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	7-May-2026	7-May-2025		9-May-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	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
		.,			
		At Par on November 07, 2020; May			
		07, 2021; November 07, 2021; May 07, 2022; November 07, 2022; May			
		07, 2022; November 07, 2022; May 07, 2023; May		At Par on November 08, 2020: May	At Par on November 09, 2020; May
		07, 2023, November 07, 2023, May 07, 2024; November 07, 2024; May			09, 2021; November 09, 2021; May
16	Subsequent call dates, if applicable	07, 2025; November 07, 2025	2024; November 07, 2024	08, 2022; November 08, 2022	09, 2022; November 09, 2022
	Coupons/dividends	.,,,		, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.55%-3.00%	2.60%	2.65%-3.50%	2.85%-3.50%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Thandes y	mandatory	manadory	The reactory	The reactory
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
	somerable, mandatory or optional conversion	· · · ·			
28	If convertible, specify instrument type convertible into				
-20	If convertible, specify instrument type convertible into				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, rull or partial If write-down, permanent or temporary				
- 33	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4a	Type of Suborumation	Exemplion from subordination	Exemption from Suborullation	Exemption from Subordination	Exemplion from Subordination
1	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
		No		No	No
36	Non-compliant transitioned features	N/A	No N/A	N/A	N/A
37	If yes, specify non-compliant features	IN/A	IN/A	IN/A	IN/A
1	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A	N/A	N/A
		14// 5	1973	1971	19/71
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
 		1977	1977.5	13/13	13//3
1	Duising Complement (if!:b-1-)				
	Pricing Supplement (if applicable)				
1		Final Tarma, CHCID: 000000004.4			
		Final Terms - CUSIP: 06368B3A4	Final Terms - CUSIP: 06368B3F3	Final Terms - CUSIP: 06368B3M8	Final Terms - CUSIP: 06368B3N6

	ures Of Regulatory Capital Instruments				
	except as noted)				
ļ	· ,	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B3R7	06368B3U0	06368B3W6	06368B4D7
					Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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
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	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25		2.5	1.
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-May-2019	15-May-2019	23-May-2019	12-Jun-201
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date	9-May-2026	15-May-2024	23-May-2025	12-Jun-204
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	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
-13	redemption amount	71.1 di 011 5 May 2020	711 al on 10 May 2020	7 KT di 011 20 May 2020	7 (1 d) 01 12 dd) 2020
		At Par onNovember 09, 2020; May			
		09, 2021; November 09, 2021; May		At Par on November 23, 2020; May	
		09, 2022; November 09, 2022; May	At Par on November 15, 2020; May	23, 2021; November 23, 2021; May	
ļ		09, 2023; November 09, 2023; May	15, 2021; November 15, 2021; May	23, 2022; November 23, 2022; May	At Par on December 12th and Jun
i i					At I al on December 12th and oan
		09, 2024; November 09, 2024; May	15, 2022; November 15, 2022; May	23, 2023; November 23, 2023; May	12th starting December 12 2020
16	Subsequent call dates, if applicable				
16	Subsequent call dates, if applicable Coupons/dividends	09, 2024; November 09, 2024; May		23, 2023; November 23, 2023; May	12th starting December 12 2020
17	Coupons/dividends Fixed or floating dividend/coupon	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed	15, 2023; November 15, 2023 Fixed	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed	12th starting December 12 2020 and ending December 12 2039 Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025	15, 2023; November 15, 2023	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024	12th starting December 12 2020 and ending December 12 2039 Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed	15, 2023; November 15, 2023 Fixed 2.50%-3.00%	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed	12th starting December 12 2020 and ending December 12 2039 Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50%	15, 2023; November 15, 2023 Fixed 2.50%-3.00%	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00%	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50%	15, 2023; November 15, 2023 Fixed 2.50%-3.00%	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00%	12th starting December 12 2020 and ending December 12 2039 Fixed 3.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No	12th starting December 12 2020 and ending December 12 2039 Fixed 3.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s)	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down, feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Mandatory N/A N/A N/A No Mandatory N/A N/A N/A N/A No M/A N/A No M/A N	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A NO N/A NO N/A NO NO NO N/A NO NO NO N/A NO
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	09, 2024; November 09, 2024; May 09, 2025; November 09, 2025 Fixed 2.65%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	15, 2023; November 15, 2023 Fixed 2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	23, 2023; November 23, 2023; May 23, 2024; November 23, 2024 Fixed 2.60%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039 Fixed 3.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A

	tures Of Regulatory Capital Instruments				
	s except as noted)				
	·	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B4F2	06368B4L9	06367WLM3	06367WMG5
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.3		USD 10.00	USD 1.075
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jun-2019	18-Jun-2019	24-Jun-2019	28-Jun-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
	Optional call date, contingent call dates and				
15	redemption amount	At Par on 17-Jun-2020	N/A	At par on 24-Jun-2020	At par on 28-Jun-2020
10	redemption amount				par ar ac
		At Par on December 17, 2020;			
		June 17, 2021; December 17,		At Par on June 24 and December	At Par on June 28 and December
		2021; June 17, 2022; December		24 of each year commencing	28 of each year commencing
		17, 2022; June 17, 2023;		December 24 2020 and ending	December 28 2020 and ending
16	Subsequent call dates, if applicable	December 17, 2023	N/A	June 24 2026	December 28 2023
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
				3.00%	
18	Coupon rate and any related index	2.38%	3 month Cdor + 0.44%		2.75%
	Existence of a dividend stopper		No	No	2.75% No
18		2.38%			
18	Existence of a dividend stopper	2.38%			2.75% No Mandatory
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	2.38% No	No	No	No
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	2.38% No	No	No Mandatory No	No
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.38% No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
18 19 20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.38% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No	No Mandatory No
18 19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.38% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.38% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.38% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.38% No Mandatory No Cumulative N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.38% No Mandatory No Cumulative N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.38% No Mandatory No Cumulative N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.38% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23.	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23.	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23
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Value features of Regulatory Capital Inchances (Commission Records) Inchange (Records) Inchange (Records		Incl	Included in TLAC not included in	Included in TLAC not included in			
1 Nover MINO MI		Incl	Included in TLAC not included in	Included in TLAC not included in			
1 Notice State	pital			included in TEAC flot included in	Included in TLAC not included in		
Unique identifier (or CUSP), SIN, or Bloomberg dentifier of CUSP), SIN, or Bloomberg dentifier of CUSP, SIN, or Bloomberg dentifier on CUSP, SIN, or Bloomberg		regu	regulatory capital	regulatory capital	regulatory capital		
2 for private pacement) 08587MH5 05587MH5 05587M		BM0	BMO	BMO	BMO	Issuer	1
Someting land(s) of the instrument Memory Sylvation fred membrative programment of Section 3.7 Memory Sylvation fred memory temperature of Section 3.7 Treatment Republic Memory temperature of Sectio						Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	
A Means by which enforceasibility requirement of section 13 30 of the TLAC Fern Steet is achieved for other TLAC-eligible instruments, society of the section of the sectio		063	06367WNG4	06367WND1	06368B5C8	for private placement)	2
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Regulation freatment NA NA NA NA NA NA NA N						·	3a
4 Transitional Basel III roles NA		Con	Contractual	Contractual	Contractual		
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7. Instrument type Anount recogned in regulatory capital (Currency in Anount recogned in regulatory capital (Currency in Nillons, as of most recogned in regulatory capital (Currency in Nillons, as of most recogned in regulatory capital (Currency in Nillons). A Nillons (Nillons) in the control of the contr							
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8	nstrument	Oth	Other TLAC instrument	Other TLAC instrument	Other ILAC instrument		
9 Par value of instrument Liability - fair value option Dated Dated Dated Dated Pres			****				
10							
1.1 Original date of issuance 23-Jul-2019 25-Jul-2019							
Perpetual or dated							
13 Original maturity date 23-Jul-2020 25-Jul-2029 25-Jul-2031 25-Jul-2031 Yes	29-Jul-20						
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At Par on 23-Jul-2020 At par on 25-Oct-2019 At Par on 25-Jan-2020 At Par on 35-Jan-202 At Par on 35-Jan-2020 A							
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At Par on January 23, 2021; July commencing January 25, 2020 and each year, commencing January 25, 2020 and ending			p = 0 0 = 0 = 0			reactification amount	10
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17 Fixed or floating dividend/coupon Fixed 2.29% 3.00% 2.80-3.55% 1 18 Coupon rate and any related index 2.29% 3.00% 2.80-3.55% 1 19 Existence of a dividend stopper No	ling January 29, 203	031 202	2020 and ending January 25, 2031	ending April 25th 2029	23, 2021; January 23, 2022	Subsequent call dates, if applicable	16
18 Coupon rate and any related index 2.29% 3.00% 2.80-3.55% 19 Existence of a dividend stopper No N						Coupons/dividends	
19 Existence of a dividend stopper No No No No No No No Fully discretionary, partially discretionary or mandatory Ma		Fixe	Fixed	Fixed	Fixed	Fixed or floating dividend/coupon	17
Fully discretionary, partially discretionary or mandatory Mandator	3.18		2.80-3.55%	3.00%	2.29%	Coupon rate and any related index	18
Fully discretionary, partially discretionary or mandatory Mandator		No	No	No	No	Existence of a dividend stopper	19
20 mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No Yes No 22 Noncumulative or cumulative Non-convertible (If convertible, conversion trigger (s) N/A							
21 Existence of a step up or other incentive to redeem No No Yes Noncumulative or cumulative Non-convertible No		Mar	Mandatory	Mandatory	Mandatory		20
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, mandatory or optional conversion 29 Into 30 Write-down feature 31 If write-down, write-down trigger (s) 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 Type of subordination 35 Exemption from subordination 36 Exemption from subordination 37 Exemption from subordination 38 Exemption from subordination 48 Exemption from subordination 49 Exemption from subordination 40 Exemption from subordination 41 Exemption from subordination 41 Exemption from subordination 42 Exemption from subordination 43 Exemption from subordination 44 Exemption from subordination 45 Exemption from subordination 46 Exemption from subordination 47 Exemption from subordination 48 Exemption from subordination 48 Exemption from subordination 59 Exemption from subordination 50 Exemption from subordination		iviai	mandatory	mandatory	mandatory	manageory	
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29 into N/A N/A N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism 34 Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination							28
30 Write-down feature				L			
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33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34 Type of subordination Exemption from subordination Exem							32
If temporary write-down, description of write- down mechanism 34 down mechanism 34a Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination Exemption from subordination						If write-down, permanent or temporary	33
34 down mechanism Exemption from subordination Exemption from subordination Exemption from subordination 34a Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination							
Type of subordination Exemption from subordination Exemption Exemption from subordination Exemption Exemption Exemption Exemption Ex							34
	om subordination	Exe	Exemption from subordination	Exemption from subordination	Exemption from subordination		
Position in subordination hierarchy in liquidation (specify		1		,	,	···	
1 CONTROL IN SUPPORTURE OF THE INCIDENCE OF THE PROPERTY OF TH		1				Position in subordination hierarchy in liquidation (specify	
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities	Deposit Liabilities	Pari	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities		35
36 Non-compliant transitioned features No No No No No No	poon Liabillios						
37 If yes, specify non-compliant features N/A N/A N/A N/A N/A		IN/A	IN/A	IN/A	IV/A	ii yes, speciiy non-compilant reatures	5/
Prospectus / Base Shelf Prospectus / Short Form						Prospectus / Base Shelf Prospectus / Short Form	
Proposition					NI/A		
IVA IVA					IN/A	•	
Supplement to Base Shelf Prospectus (if applicable) N/A Supplement - Sep 23 Supplement - Sep 24 Supplement - Sep 25 Supplement - Sep 26 Supplement - Sep 27 Supplement - Sep 26 Supplement - S	s Supplement - Sep 2				***	Supplement to Base Shelf Prospectus (if applicable)	
Supplement to base sneil Prospectus (if applicable) N/A 18 18 18		<u>18</u>	<u>18</u>	18	N/A		
		1					
				Ì		Dricing Supplement (if applicable)	
Pricing Supplement (if applicable)						r neing supplement (if applicable)	

Main Feat	tures Of Regulatory Capital Instruments				
(\$ millions	except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	вмо	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WML4	06368B5J3	06368B5K0	06368B5Q7
	for private placement)	06367 WIVIL4	003008313	UGSGGBSKU	06366B3Q7
		Province of Ontario and the laws of	Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	Canada applicable therein	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 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	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
	Optional call date, contingent call dates and				
15	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, 2022; August 01, 2022; February 01, 2024; August 01, 2024; February 01, 2025; August 01, 2025; February 01, 2026; February 01, 2027; August 01, 2026; February 01, 2027; August 01, 2027; February 01, 2028; August 01, 2028; February 01, 2029; February 01, 2029; February 01, 2029; February 01, 2039; February 01, 2030; August 01, 2030	At par on August 06, 2021; August 06, 2022; August 06, 2023
	Coupons/dividends				
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
	Fully discretionary, partially discretionary or		L		
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24	F.::	V	V	N-	V
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Yes	Yes	No Cumulativa	Yes
23	Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
2.4		NI/A	NI/A	NI/A	NI/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
		IWA	IVA	IVA	IVA
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/4	A1/A	A1/A	
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-ta			puo nom ouborumanoli		
	Position in subordination hierarchy in liquidation (specify		1		
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	•	USD Prospectus Supplement - Sep 23	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	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 Fea	tures Of Regulatory Capital Instruments				
	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B5R5	06368B5U8	06368B6L7	06367WPM9
	for private placement)	CACGODED	003000300	U0306B0L/	00367WPIVI9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				1
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		Cure. 12 to monament	Carlot 12 to morament	Care 12 to morament
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.5	USD 5	15	USD 3.161
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Aug-2019	22-Aug-2019	30-Aug-2019	6-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	12-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 22-Aug-2020	At par on 30-Aug-2020	At par on 6-Mar-2020
15	redemption amount	At par on 12-Feb-2020	At par on 22-Aug-2020	At par on 30-Aug-2020	At par on 6-war-2020
16	Subsequent call dates, if applicable Coupons/dividends	At Par on August 12, 2020; February 12, 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	At par on September 6, 2020; March 6, 2021; September 6, 2021; March 6, 2022; September 6, 2022
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%		2.55%-3.25%	2.15%-3.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
30	into Write-down feature	No No	No No	No No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism		<u> </u>		
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
			1		
	Position in subordination hierarchy in liquidation (specify	Destruction Section 1	B	D. J	B
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Proceeding life anniversals				USD Prospectus Supplement - Sep
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	23 18
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B5R5	Final Terms - CUSIP: 06368B5U8	Final Terms - CUSIP: 06368B6L7	Final Terms - CUSIP: 06367WPM9

Main Fea	cures Of Regulatory Capital Instruments				
	except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	вмо	BMO	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B6S2	06368B6T0	06368B6R4	06368B7A0
	for private placement)	003060032	003000010	U0306B0R4	00300B/AU
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A	NI/A
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10	USD 3.53	2.7	0.413
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Sep-2019		19-Sep-2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	18-Sep-2024	19-Sep-2022	19-Sep-2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 18-Sep-2020	At par on 19-Sep-2020	At par on 19-Sep-2020	At par on 20-Sep-2020
16	Subsequent call dates, if applicable Coupons/dividends	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	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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%-3.00%	2.15%-2.60%	2.30%-3.00%	2.50%-3.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination bioraschu in liquidation (if-				
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
3/		1971	13//3	1971	13//3
	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
	· · · · · · · · · · · · · · · · · · ·	IN/A	IN/A	IN/A	IN/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6S2	Final Terms - CUSIP: 06368B6T0	Final Terms - CUSIP: 06368B6R4	Final Terms - CUSIP: 06368B7A0

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B6Y9	06368B6Z6	06368B6U7	06368B6W3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/0	21/2	N1/A	N1/0
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	20		USD 0.414	1.986
10 11	Accounting classification Original date of issuance	Liability - fair value option 20-Sep-2019	Liability - fair value option 23-Sep-2019	Liability - fair value option 24-Sep-2019	Liability - fair value option 26-Sep-2019
12	Perpetual or dated	20-Sep-2019 Dated	Dated	Dated 24-Sep-2019	Dated
13	Original maturity date	20-Sep-2026		24-Sep-2022	26-Sep-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 20-Sep-2020	At par on 23-Sep-2020	At par on 24-Sep-2020	At par on 26-Sep-2020
		At par on March 20, 2021;	At par on March 23, 2021;		A4 M 20 2024:
		September 20, 2021; March 20, 2022; September 20, 2022;	September 23, 2021; March 23, 2022; September 23, 2022;		At par on March 26, 2021; September 26, 2021; March 26,
		March 20, 2023; September 20,	March 23, 2023; September 23,		2022; September 26, 2022;
		2023; March 20, 2024;	2023; March 23, 2024;		March 26, 2023; September 26,
		September 20, 2024; March 20,	September 23, 2024; March 23,	At par on March 24, 2021;	2023; March 26, 2024;
16	Subsequent call dates, if applicable	2025; September 20, 2025; March 20, 2026	2025; September 23, 2025; March 23, 2026	September 24, 2021; March 24, 2022	September 26, 2024; March 26, 2025
10	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.65%-3.00%	2.65%-3.00%	2.00%-2.30%	2.35%-3.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
20	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				
20	If convertible, specify instrument type convertible into				
29	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				
24	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
540	Type of Subordination	Exemplion from autoruliation	Exemption from Subordination	Exemplion from auboruliation	Exemption from Subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A	N/A	N/A
		14/7	INA	14/74	ING
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
l			1	İ	†
	Pricing Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6Y9	<u>Final Terms - CUSIP: 06368B6Z6</u>	Final Terms - CUSIP: 06368B6U7	Final Terms - CUSIP: 06368B6W3

	tures Of Regulatory Capital Instruments s except as noted)				
(\$ million:	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B6X1	205787518	06367WQH9	06368B7F9
2	Course loude of the instance of	Province of Ontario and the laws		Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13				
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.66	USD 100	USD 2.193	3.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Sep-2019	30-Sep-2019	30-Sep-2019	1-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	26-Sep-2025	30-Sep-2059	30-Sep-2024	1-Oct-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 26-Sep-2020	30-Sep-2020	At par on 30-Mar-2020	At par on 1-Oct-2020
	·			,	
		At par on March 26, 2021;			
			September 30 in each year,	At par on September 30, 2020;	
		2022; September 26, 2022;	commencing on September 30,	March 30, 2021; September 30,	
		March 26, 2023; September 26,	2020 up to and excluding the	2021; March 30, 2022;	
		2023; March 26, 2024;	maturity date, subject to adjustment	September 30, 2022; March 30,	
		September 26, 2024; March 26,	in accordance with the Following	2023; September 30, 2023;	At par on April 01, 2021;
16	Subsequent call dates, if applicable	2025	Business Day Convention	March 30, 2024	October 01, 2021; April 01, 2022
16					
	Coupons/dividends				
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2.60%-3.00%	Zero coupon, 4.05% accrual rate	2.25%-3.25%	2.20%-3.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper				
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.60%-3.00% No	Zero coupon, 4.05% accrual rate No	2.25%-3.25% No	2.20%-3.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.60%-3.00%	Zero coupon, 4.05% accrual rate	2.25%-3.25%	2.20%-3.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.60%-3.00% No Mandatory	Zero coupon, 4.05% accrual rate No Mandatory	2.25%-3.25% No Mandatory	2.20%-3.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2.60%-3.00% No Mandatory Yes	Zero coupon, 4.05% accrual rate No Mandatory No	2.25%-3.25% No Mandatory	2.20%-3.00% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.60%-3.00% No Mandatory Yes Cumulative	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative	2.25%-3.25% No Mandatory Yes Cumulative	2.20%-3.00% No Mandatory Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NI NO NIP Prospectus - July 11, 2019	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.20%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	2.20%-3.00% No Mandatory Yes Cumulative N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	2.20%-3.00% No Mandatory Yes Cumulative N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Zero coupon, 4.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	2.25%-3.25% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	2.20%-3.00% No Mandatory Yes Cumulative N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)				
(\$ IIIIIIII Ç)	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	вмо	вмо	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B7K8	205787470	06368B6V5	06368B7P7
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	1.1/2			21/2
<u>4</u> 5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.151	USD 100	25	USD 5.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Oct-2019	7-Oct-2019	9-Oct-2019	18-Oct-2019
12	Perpetual or dated	Dated 1-Oct-2022	Dated 7 Oct 2050	Dated 0 Oct 2026	Dated 19 Oct 2024
13 14	Original maturity date Issuer call subject to prior supervisory approval	1-Oct-2022 Yes	7-Oct-2059 Yes	9-Oct-2026 Yes	18-Oct-2024 Yes
14	issuer can subject to prior supervisory approval	100	100	100	100
	Optional call date, contingent call dates and				
15	redemption amount	At par on 1-Oct-2020	7-Oct-2020	At par on 9-Oct-2020	At par on 18-Apr-2020
13	redemption amount	711 par 611 1 GGt 2020	7-001-2020	7 t pai 611 5 Cot 2020	7 (par 611 16 7 pr 2626
				At par on April 09, 2021;	
			October 7 in each year,	October 09, 2021; April 09,	
			commencing on October 7, 2020	2022; October 09, 2022; April	At par on October 18, 2020;
			up to and excluding the maturity date, subject to adjustment in	09, 2023; October 09, 2023; April 09, 2024; October 09,	April 18, 2021; October 18, 2021; April 18, 2022; October
		At par on April 01, 2021;	accordance with the Following	2024; April 09, 2025; October	18, 2022; April 18, 2023;
16	Subsequent call dates, if applicable	October 01, 2021; April 01, 2022		09, 2025; April 09, 2026	October 18, 2023; April 18, 2024
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	2.15%-2.50%	Zero coupon, 4.00% accrual rate	2.60%-3.00%	2.00%-2.60%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper				
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.15%-2.50% No	Zero coupon, 4.00% accrual rate No	2.60%-3.00% No	2.00%-2.60% No
18	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.15%-2.50%	Zero coupon, 4.00% accrual rate	2.60%-3.00%	2.00%-2.60%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.15%-2.50% No	Zero coupon, 4.00% accrual rate No	2.60%-3.00% No	2.00%-2.60% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.15%-2.50% No Mandatory	Zero coupon, 4.00% accrual rate No Mandatory	2.60%-3.00% No Mandatory	2.00%-2.60% No Mandatory
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NI NO NIP Prospectus - July 11, 2019	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NI NO NIP Prospectus - July 11, 2019	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	2.00%-2.60% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A

Main Feat	tures Of Regulatory Capital Instruments				
	except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	вмо	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WQX4	06368B7L6	06368B7U6	06367WRG0
	Tor private placement)	00307 WQX4	003066710	003088700	00307WKG0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEACHISTIANIEN	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 20	USD 15	USD 0.457	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	18-Oct-2019	21-Oct-2019	24-Oct-2019	31-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	18-Apr-2023	21-Oct-2026	24-Oct-2022	31-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemotion amount	At par on 18. Apr. 2020	At par on 21-Oct-2020	At par on 24-Oct-2020	At par on 31-Oct-2021
15	redemption amount	At par on 18-Apr-2020	At par on 21-Oct-2020	At par on 24-Oct-2020	At par on 31-Oct-2021
16	Subsequent call dates, if applicable Coupons/dividends	At Par on October 18, 2020; April 18, 2021; October 18, 2021; April 18, 2022; October 18, 2022	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	At par on April 24, 2021; October 24, 2021; April 24, 2022	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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%		2.00%-2.25%	2.60%-3.10%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	INO	IVO	INO	110
32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, rull or partial If write-down, permanent or temporary				
رر	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify		1		
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/Δ	N/Δ	N/Δ	N/Δ
		N/A USD Prospectus Supplement - Sep	N/A	N/A	N/A USD Prospectus Supplement - Sep
	Supplement to Base Shelf Prospectus (if applicable)	23 18	N/A	N/A	23 18
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06367WQX4	Final Terms - CUSIP: 06368B7L6	Final Terms - CUSIP: 06368B7U6	Final Terms - CUSIP: 06367WRG0

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B8C5	06368B8E1	06368B8L5	06368B8Q4
2	Constitute (A) (file to to see	Province of Ontario and the laws		Province of Ontario and the laws	
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13				
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5.00			3.2
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		6-Nov-2019	6-Nov-201
12 13	Perpetual or dated Original maturity date	Dated 4-Nov-2021	Dated 5-Nov-2025	Dated 6-Nov-2024	Dated 6-Nov-202
14	Original maturity date Issuer call subject to prior supervisory approval	Yes 4-Nov-2021	Yes 5-Nov-2025	Yes	Yes
14	issuer can subject to prior supervisory approval	100	100	100	100
	0.00.1.00.10.00.00.00.00.00.00.00.00.00.				
	Optional call date, contingent call dates and	At 4 M 0000	At 5 M 2000	O= 0 N= 0000	NI/A
15	redemption amount	At par on 4-May-2020	At par on 5-Nov-2020	On 6-Nov-2020	N/A
			A+ May 05 2024:		
			At par on May 05, 2021; November 05, 2021; May 05,	On May 06, 2021; November 06,	
			2022; November 05, 2022; May	2021; May 06, 2022; November	
		At par on November 04, 2020	2022; November 05, 2022; May 05, 2023; November 05, 2023;	2021; May 06, 2022; November 06, 2022;	
16	Subsequent call dates, if applicable	At par on November 04, 2020; May 04, 2021	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05,	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06,	N/A
16	Subsequent call dates, if applicable Coupons/dividends	At par on November 04, 2020; May 04, 2021	2022; November 05, 2022; May 05, 2023; November 05, 2023;	2021; May 06, 2022; November 06, 2022;	N/A
16 17			2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05,	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06,	N/A Floating
	Coupons/dividends	May 04, 2021	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024	
17	Coupons/dividends Fixed or floating dividend/coupon	May 04, 2021 Fixed	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed	Floating
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	May 04, 2021 Fixed 1.90%-2.10%	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00%	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74%	Floating 3mo BA + 62 bps
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	May 04, 2021 Fixed 1.90%-2.10%	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00%	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74%	Floating 3mo BA + 62 bps
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	May 04, 2021 Fixed 1.90%-2.10% No	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74%	Floating 3mo BA + 62 bps No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	May 04, 2021 Fixed 1.90%-2.10% No	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74%	Floating 3mo BA + 62 bps No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; May 05, 2025 Fixed 2.75%-4.00% Mandatory	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory	Floating 3mo BA + 62 bps No Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 7.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 7.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 7.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 7.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 7.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2022; November 05, 2022; May 05, 2023; November 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, enversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 7.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2022; November 05, 2022; May 05, 2023; November 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2022; November 05, 2022; May 05, 2023; November 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portional Section of the subordination Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2022; November 05, 2022; May 05, 2023; November 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; Movember 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2024; Movember 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	May 04, 2021 Fixed 1.90%-2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025 Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024 Fixed 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A

THE RESERVE	tures Of Regulatory Capital Instruments				
	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8P6	06367WRT2	06367WSB0	06368B8R2
	ioi private piacement)	00308081 0	00507 WK12	00307 W350	0030008112
			Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1	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	
12	Perpetual or dated	Dated 7 Nov 2026	Dated 9 Nov 2021	Dated 8 Nov 2027	Dated 12 Nov 2024
13 14	Original maturity date Issuer call subject to prior supervisory approval	7-Nov-2026 Yes	8-Nov-2021 Yes	8-Nov-2027 Yes	12-Nov-2024 Yes
14	issuer can subject to prior supervisory approval	100	100	100	100
	Ontional call data continued and data and				
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
15	redemption amount	At par 011 7-110V-2020	Oli 6-Feb-2020	OH 8-NOV-2023	At par on 12-Nov-2020
		At par on May 07, 2021; November 07, 2021; May 07,			
		2022; November 07, 2022; May	On the 8th of each Februrary	On the 8th day of each	At par on May 12, 2021;
		07, 2023; November 07, 2023;	May, August, and November	Februrary, May, August, and	November 12, 2021; May 12,
		May 07, 2024; November 07,	commencing on February 8th	November commencing on	2022; November 12, 2022; May
		2024; May 07, 2025; November	2020, up to and excluding the	November 8, 2023, up to and	12, 2023; November 12, 2023;
16	Subsequent call dates, if applicable	07, 2025; May 07, 2026	maturity date	exluding the maturity date	May 12, 2024
10		07, 2020, May 07, 2020			
	Coupons/dividends	,	Finad	Final	Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed 2 00%	Fixed	Fixed 2.50%-3.00%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.80%-3.50%	2.00%	2.38%	2.50%-3.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed			
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.80%-3.50%	2.00%	2.38% No	2.50%-3.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 2.80%-3.50% No	2.00% No	2.38%	2.50%-3.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 2.80%-3.50% No	2.00% No	2.38% No	2.50%-3.00% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 2.80%-3.50% No Mandatory	2.00% No Mandatory	2.38% No Mandatory	2.50%-3.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 2.80%-3.50% No Mandatory Yes	2.00% No Mandatory	2.38% No Mandatory	2.50%-3.00% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A	2.00% No Mandatory No Cumulative Non-convertible N/A	2.38% No Mandatory No Cumulative	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep.	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep.	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.80%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	2.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/	2.38% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep.	2.50%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments				
(\$ million	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368B8U5	207873667	06367WRF2	06368B8W1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment		1		****
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	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	15.00
10 11	Accounting classification Original date of issuance	Liability - fair value option 12-Nov-2019	Liability - fair value option 12-Nov-2019	Liability - fair value option 12-Nov-2019	Liability - fair value option 14-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	12-Nov-2024	12-Nov-2034	12-Nov-2031	14-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 12-May-2020	On 12-Nov-2021	On 12-Feb-2020	At par on 14-Nov-2020
		At par on November 12, 2020;			
		May 12, 2021; November 12,	On the 10th day of November of	On the 12th day of each	At par on May 14, 2021;
		2021; May 12, 2022; November 12, 2022; May 12, 2023;	On the 12th day of November of each year, commencing on 12	February, May, August and November, commencing on	November 14, 2021; May 14, 2022; November 14, 2022; May
		November 12, 2023; May 12,	November 2021, up to and	February 12, 2020, up to and	14, 2023; November 14, 2023;
16	Subsequent call dates, if applicable	2024	excluding the maturity date	exluding the maturity date	May 14, 2024
	Coupons/dividends	[e: .		<u> </u>	
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.20%-2.75%	Fixed 3.32%	Fixed 3.00%	Fixed 2.50%-3.20%
19	Existence of a dividend stopper	No	No 3.3276	No	No
- 13	Fully discretionary, partially discretionary or				
20	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 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27				14//	
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	,	N/A	N/A		N/A
28	If convertible, specify instrument type convertible into	N/A	N/A		N/A
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			N/A	
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			N/A	
29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A	N/A	N/A	N/A
29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A	N/A
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A N/A No	N/A No
29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A	N/A	N/A	N/A
29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A No	N/A No	N/A N/A No	N/A No
29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A No	N/A No	N/A N/A No	N/A No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A No Exemption from subordination Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug.	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug. 28, 2019	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep. 23 18	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug.	N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.	N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

Main Fea	tures Of Regulatory Capital Instruments				
	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8V3	06368DAC8	06368DAF1	06368DAB0
	ioi private piacement)	003088843	00308DAC8	00308DAF1	00306DAB0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A	N1/A
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	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 1.00
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	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	14-Nov-2026	15-Nov-2029	18-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 14-Nov-2020	On 15-Nov-2020	At par on 18-Nov-2020	On 19-Nov-2020
16	Subsequent call dates, if applicable Coupons/dividends	14, 2023; November 14, 2023; May 14, 2024; November 14,	On May 15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2024; May 15, 2024; May 15, 2024; November 15, 2025; May 15, 2026; November 15, 2025; May 15, 2026; May 15, 2027; November 15, 2027; May 15, 2028; May 15, 2028; May 15, 2028; November 15, 2028; November 15, 2028; November 15, 2028; November 15, 2028; May 15, 2029	At par on May 18, 2021; November 18, 2021; May 18, 2022; November 18, 2022; May 18, 2023; November 18, 2023; May 18, 2024	On May 19, 2021; November 19, 2021; May 19, 2022
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%	2.15%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	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 If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		i	,	1	. ,
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus Prospectus / Short Form	NI/A	NI/A	NI/A	NI/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Supplement to base shell Frospectus (II applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8V3	Final Terms - Cusip: 06368DAC8	Final Terms - Cusip: 06368DAF1	Final Terms - Cusip: 06368DAB0

Main Fea	tures Of Regulatory Capital Instruments				
	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	BMO	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	208101269	06367WSG9	06368DAA2	208150146
			Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
2	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	O	0	On other stand	Contract and
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 30.00	USD 10.00		USD 30.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Nov-2019	19-Nov-2019	20-Nov-2019	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Nov-2059	19-Nov-2021	20-Nov-2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issue: can subject to prior supervisory approval				1.00
					1
	0.5				
	Optional call date, contingent call dates and				
15	redemption amount	On 19-Nov-2021	On 19-Feb-2020	At par on 20-Nov-2020	On 20-Nov-2020
			On the 19th day of each	At par on May 20, 2021;	
			February, May, August and	November 20, 2021; May 20,	
			November, commencing on	2022; November 20, 2022; May	
			February 19, 2020, up to and	20, 2023; November 20, 2023;	
l					
16	Subsequent call dates, if applicable	On November 19 of each year	excluding the maturity date	May 20, 2024	On November 20 of each year
16	Subsequent call dates, if applicable Coupons/dividends	On November 19 of each year			On November 20 of each year
16 17		On November 19 of each year Fixed			On November 20 of each year Fixed
	Coupons/dividends Fixed or floating dividend/coupon		excluding the maturity date	May 20, 2024 Fixed	
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.08%	excluding the maturity date Fixed 2.00%	May 20, 2024 Fixed 2.35%-3.00%	Fixed 4.07%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	excluding the maturity date Fixed	May 20, 2024 Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.08%	excluding the maturity date Fixed 2.00%	May 20, 2024 Fixed 2.35%-3.00%	Fixed 4.07% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.08%	excluding the maturity date Fixed 2.00%	May 20, 2024 Fixed 2.35%-3.00% No	Fixed 4.07%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 4.08%	excluding the maturity date Fixed 2.00%	May 20, 2024 Fixed 2.35%-3.00% No	Fixed 4.07%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.08% No Mandatory	excluding the maturity date Fixed 2.00% No Mandatory	May 20, 2024 Fixed 2.35%-3.00% No Mandatory	Fixed 4.07% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 4.08% No Mandatory No	excluding the maturity date Fixed 2.00% No Mandatory	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes	Fixed 4.07% No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.08% No Mandatory No Cumulative	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative	Fixed 4.07% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.08% No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible	Fixed 4.07% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion of the subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Portion of the subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep.	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep.	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	excluding the maturity date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep.	May 20, 2024 Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 4.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DAH7	06367WSE4	208106023	06367WSA2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAG Institution	Other TEAC Institution	Other TEAC Institution	Other TEAC Instrument
8	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 260.00	USD 5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Nov-2019	26-Nov-2019	27-Nov-2019	27-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date Issuer call subject to prior supervisory approval	22-Nov-2028	26-May-2023 Yes	27-Nov-2059 Yes	27-Nov-2024 Yes
14	issuer can subject to prior supervisory approval	Yes	169	169	169
	Optional call date, contingent call dates and				
15	redemption amount	At par on 22-Nov-2020	On 26-May-2020	On 27-Nov-2024	On 27-Feb-2020
13	redemption amount	711 pai 611 22 110	011 20 Way 2020	011 27 1407 2024	01127 1 05 2020
		At not on Mov 22, 2021:			
		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;	On May 26 and November 26 of		
		November 22, 2026; May 22,	each year, beginning on May 26,		On February 27, May 27, August
		2027; November 22, 2027; May	2020, up to and excluding the		27, November 27 of each year,
16	Subsequent call dates, if applicable	22, 2028	maturity date	On November 27 of each year	beginning on Februrary 27, 2020
	Coupons/dividends			Fixed	
17	Fired as flashing divides of /access	Character			
17 18	Fixed or floating dividend/coupon	Fixed 2.75%-4.00%	Fixed 2 25%		Pixed 2 30%-2 75%
18	Coupon rate and any related index	2.75%-4.00%	2.25%	4.02%	2.30%-2.75%
18	Coupon rate and any related index Existence of a dividend stopper	2.75%-4.00%	2.25%	4.02%	2.30%-2.75%
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.75%-4.00% No	2.25% No	4.02% No	2.30%-2.75% No
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2.75%-4.00% No Mandatory Yes	2.25% No Mandatory	A.02% No Mandatory No	2.30%-2.75% No Mandatory Yes
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.75%-4.00% No Mandatory Yes Cumulative	2.25% No Mandatory No Cumulative	4.02% No Mandatory No Cumulative	2.30%-2.75% No Mandatory Yes Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible	2.25% No Mandatory No Cumulative Non-convertible	A.02% No Mandatory No Cumulative Non-convertible	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	2.25% No Mandatory No Cumulative Non-convertible N/A	A.02% No Mandatory No Cumulative Non-convertible N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A	2.25% No Mandatory No Cumulative Non-convertible N/A	A.02% No Mandatory No Cumulative Non-convertible N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	A.02% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	A.02% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug. 28, 2019	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	A.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug	2.30%-2.75% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep

Main Feat	tures Of Regulatory Capital Instruments				
	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WSM6	06368DAY0	06368DAN4	06368DBH6
	ioi private piacement)	00307 W3IVIO	00308DA10	00308DAN4	0030808110
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Institution	Other TEAC Instrument
8	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
	Optional call date, contingent call dates and				
15	redemption amount	On 29-May-2020	At par on 3-Dec-2020	On 18-Dec-2020	At par on 18-Dec-2020
- 13	redemption amount	011 20 Midy 2020	7 t par 611 6 BGC 2020	011 10 200 2020	711 par on 10 Bec 2020
			At par on June 03, 2021; December 03, 2021; June 03,	On June 18, 2021; December 18, 2021; June 18, 2022;	At par on June 18, 2021; December 18, 2021; June 18, 2022; December 18, 2022; June
16	Subsequent call dates, if applicable	On May 29, February 29 of each year, beginning on May 29, 2020	2022; December 03, 2022; June 03, 2023; December 03, 2023;		18, 2023; December 18, 2023;
	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
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Colotana of a stance of a stan	V	V	NI=	V
21	Existence of a step up or other incentive to redeem	Yes	Yes	No Cumulativa	Yes Cumulative
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible
24		NI/A	NI/A	NI/A	NI/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	convertible, mandatory or optional conversion	1471			1.47.
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
٠,					1
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NI/A	N/A	NI/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A USD Prospectus Supplement - Sep	N/A	N/A	N/A
	apprendict to base shell riospecias (ii applicable)	<u>23 18</u>	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 Fea	tures Of Regulatory Capital Instruments				
	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DBJ2	06368DBL7	209220407	06367WTD5
	for private placement)	U0306DBJ2	U0306DBL7	209220407	00307W1D3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/0	21/0	h1/A	N1/A
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.344	7.50	25.00	USD 5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	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-2034	20-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 18-Dec-2020	At par on 19-Dec-2020	On 20-Dec-2021	On 20-Dec-2020
		At par on June 18, 2021;	At par on June 19, 2021;		
		December 18, 2021; June 18,	December 19, 2021; June 19,		
			2022; December 19, 2022; June		On June 20, December 20 of
		18, 2023; December 18, 2023;	19, 2023; December 19, 2023;	On December 20 of each year,	each year, beginning on
16	Subsequent call dates, if applicable	June 18, 2024; December 18, 2024; June 18, 2025	June 19, 2024; December 19, 2024; June 19, 2025	beginning on December 20, 2021	December 20, 2020 up to and excluding the maturity date
10	Coupons/dividends	2024, Julie 10, 2023	2024, Julie 13, 2023	2021	excluding the maturity date
	, ,	Fixed	Fixed	Fixed	Fixed
17				i ixou	i ixcu
17 18	Fixed or floating dividend/coupon Coupon rate and any related index		2 40%-3 00%	3 25%	2.30%
18	Coupon rate and any related index	2.40%-3.00%	2.40%-3.00% No	3.25% No	
	Coupon rate and any related index Existence of a dividend stopper		2.40%-3.00% No	3.25% No	2.30% No
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.40%-3.00% No	No	No	No
18	Coupon rate and any related index Existence of a dividend stopper	2.40%-3.00%			
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.40%-3.00% No	No	No	No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.40%-3.00% No Mandatory	No Mandatory	No Mandatory	No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2.40%-3.00% No Mandatory Yes	No Mandatory Yes	No Mandatory No	No Mandatory No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.40%-3.00% No Mandatory Yes Cumulative	No Mandatory Yes Cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
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18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep.
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep.
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	ntures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DBX1	06368DBY9	06367WTR4	06368DCB8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	21/2	A1/A	NI/A
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 1.20		USD 20.00	2.023
10 11	Accounting classification Original date of issuance	Liability - fair value option 23-Dec-2019	Liability - fair value option 27-Dec-2019	Liability - fair value option 27-Dec-2019	Liability - fair value option 30-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Dec-2022		27-Dec-2049	30-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	On 23-Jun-2020	At par on 27-Dec-2020	On 27-Dec-2022	At par on 30-Dec-2020
			At par on June 27, 2021;		
			December 27, 2021; June 27,		At par on June 30, 2021;
		On December 23, 2020; June	2022; December 27, 2022; June 27, 2023; December 27, 2023;		December 30, 2021; June 30, 2022; December 30, 2022; June
		23, 2021; December 23, 2021;	June 27, 2024; December 27,		30, 2023; December 30, 2023;
16	Subsequent call dates, if applicable	June 23, 2022	2024; June 27, 2025	On December 27 of each year	June 30, 2024
	Coupons/dividends	<u> </u>		-	<u> </u>
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.15%	Fixed 2.50%-3.00%	Fixed 3.64%	Fixed 2.70%-3.00%
		2.10/0			
19		No	INO	NO	INo
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
19 20	Existence of a dividend stopper	No Mandatory	Mandatory	No Mandatory	No Mandatory
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory				
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory Yes	Mandatory No	Mandatory Yes
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory Yes Cumulative	Mandatory No Cumulative	Mandatory Yes Cumulative
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory Yes Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory Yes Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory Yes Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory Yes Cumulative Non-convertible N/A
20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory Yes Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory Yes Cumulative Non-convertible
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep.	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If swrite-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep.	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep.	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DBM5	06368DCC6	06368DBW3	210229116
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment		1		****
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	30.00		USD 4.00	USD 50.00
10 11	Accounting classification Original date of issuance	Liability - fair value option 2-Jan-2020	Liability - fair value option 10-Jan-2020	Liability - fair value option 13-Jan-2020	Liability - fair value option 15-Jan-2020
12	Perpetual or dated	Dated 2-Jan-2020	Dated	Dated 13-Jan-2020	Dated 15-Jan-2020
13	Original maturity date	2-Jan-2027	10-Jan-2027	13-Jan-2023	15-Jan-206
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 2-Jan-2021	At par on 10-Jan-2021	At par on 13-Jul-2020	On 15-Jan-2021
		At par on July 02, 2021; January	At par on July 10, 2021; January		
			10, 2022; July 10, 2022; January		
			10, 2023; July 10, 2023; January	At per en January 12, 2021; July	
			10, 2024; July 10, 2024; January 10, 2025; July 10, 2025; January		
16	Subsequent call dates, if applicable	02, 2026; July 02, 2026	10, 2026; July 10, 2026	13, 2022	On January 15 of each year
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	2.65%-4.00% No	2.80%-4.00% No	2.00%-2.40% No	3.85% No
19	Fully discretionary, partially discretionary or	INO	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
			,		
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	NI-
22	Noncumulative or cumulative	C	10 1.0		No
23		Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Cumulative Non-convertible N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination
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25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A
25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NO Exemption from subordination Pari pasu to Deposit Liabilities No NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TIAC actionly dedic	Included in TLAC act included in	Included in TIAC antimoled in	landed in TIAC and included in
			Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	regulatory capital BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BIVIO	BNO	BIVIC
2	for private placement)	210658041	06367WUH4	06367WUK7	06367WUG6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the law
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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	
12	Perpetual or dated	Dated	Dated 23-3a11-2020	Dated	Dated
13	Original maturity date	22-Jan-2060		24-Jan-2023	24-Jan-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	and the state of t				
			1		
			1		
	Ontinual cell data continue to the least		1		
1-	Optional call date, contingent call dates and	On 33 Jan 2024	On 23 Jul 2020	On 24 Apr 2020	On 24 Apr 2020
15	redemption amount	On 22-Jan-2021	On 23-Jul-2020	On 24-Apr-2020	On 24-Apr-2020
			O- l	On January 24, April 24, July 24,	On Innuani 24 And 24 July 24
			On January 23, July 23 of each year, beginning July 23, 2020,	October 24 of each year, beginning on April 24, 2020, up	On January 24, April 24, July 24 October 24 of each year,
			up to and excluding the maturity	to and excluding the maturity	beginning April 24, 2020, up to
16	Subsequent call dates, if applicable	On January 22 of each year	date	date	
16	Subsequent call dates, if applicable Coupons/dividends	On January 22 of each year			
16 17		On January 22 of each year Fixed			
	Coupons/dividends		date	date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	date Fixed	date	and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.80%	date Fixed 2.40%	date Fixed 2.00%	and excluding the maturity date Fixed 2.15%-3.00%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 3.80%	date Fixed 2.40%	date Fixed 2.00%	and excluding the maturity date Fixed 2.15%-3.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 3.80% No	date Fixed 2.40% No	date Fixed 2.00% No	and excluding the maturity date Fixed 2.15%-3.00% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 3.80% No Mandatory No	date Fixed 2.40% No Mandatory	date Fixed 2.00% No Mandatory	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 3.80% No Mandatory No Cumulative	date Fixed 2.40% No Mandatory No Cumulative	date Fixed 2.00% No Mandatory No Cumulative	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 3.80% No Mandatory No Cumulative Non-convertible	date Fixed 2.40% No Mandatory No Cumulative Non-convertible	date Fixed 2.00% No Mandatory No Cumulative Non-convertible	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, wandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts If write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus Base Shelf Prospectus Short Form Prospectus	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts If write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	date Fixed 2.40% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus Base Shelf Prospectus Short Form Prospectus	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus Base Shelf Prospectus Short Form Prospectus	Fixed 3.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	date Fixed 2.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	date Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	and excluding the maturity date Fixed 2.15%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DCQ5	06368DCW2	06368DCX0	06367WUY7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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		USD 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 14	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
	Optional call date, contingent call dates and				
15	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
			·	,	·
				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		
16	Subsequent call dates, if applicable	30, 2022	31, 2025; July 31, 2025	31, 2025; July 31, 2025	2020
	Coupons/dividends				
17 18	Fixed or floating dividend/coupon	Fixed 2.10%-2.50%	Fixed 2.35%-3.00%	Fixed 2.60%-3.00%	Fixed 2.35%
19	Coupon rate and any related index Existence of a dividend stopper	No	No	No	No
- 13	Fully discretionary, partially discretionary or				
20	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 Non convertible	Cumulative Non convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible	Non-convertible	LINGUI-GUIVELUIDE	
25		N/A	N/A	N/A	Non-convertible N/A
رے	If convertible, fully or partially	N/A N/A	N/A N/A		
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A N/A	N/A N/A N/A
	If convertible, fully or partially	N/A	N/A	N/A N/A	N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DCS1	06367WVM2	06367WWJ8	06367WWA7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	21/2	NI/A	NI/A
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2.50	USD 10.764	USD 50.00	USD 10.00
10 11	Accounting classification Original date of issuance	Liability - fair value option 4-Feb-2020	Liability - fair value option 10-Feb-2020	Liability - fair value option 13-Feb-2020	Liability - fair value option 18-Feb-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	4-Feb-2025		13-Feb-2023	18-Aug-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 4-Feb-2021	At par on 10-May-2020	N/A	At par on 18-Aug-2020
					At par on February 18, May 18,
		At par on August 04, 2021;	At par on May 10, August 10		August 18 and November 18 of each year, commencing August
		February 04, 2022; August 04,	and November 10 of each year,		18, 2020, up to and exluding the
I					
16	Subsequent call dates, if applicable	2022; February 04, 2023;	commencing on May 10, 2020	N/A	maturity date
	Coupons/dividends				
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Floating	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.15%-2.50%	Fixed 2.07%	Fixed-Floating 2.05%	Fixed 2.60%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed-Floating	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.15%-2.50%	Fixed 2.07%	Fixed-Floating 2.05%	Fixed 2.60%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 2.15%-2.50% No	Fixed 2.07% No	Fixed-Floating 2.05%	Fixed 2.60% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 2.15%-2.50% No Mandatory Yes	Fixed 2.07% No Mandatory	Fixed-Floating 2.05% No Mandatory No	Fixed 2.60% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 2.15%-2.50% No Mandatory Yes Cumulative	Fixed 2.07% No Mandatory No Cumulative	Fixed-Floating 2.05% No Mandatory No Cumulative	Fixed 2.60% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible	Fixed 2.07% No Mandatory No Cumulative Non-convertible	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible	Fixed 2.60% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible	Fixed 2.07% No Mandatory No Cumulative Non-convertible	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible	Fixed 2.60% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep.	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus (if applicable)	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep.	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep	Fixed 2.07% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	Fixed-Floating 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A USD Prospectus Supplement - Sep.	Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A

Main Feat	tures Of Regulatory Capital Instruments				
	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06367WWB5	06368DDX9	06368DDW1	06368DDU5
3	Coverning law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument	oi Cariada applicable triereiri	or Carrada applicable triereiri	or Carrada applicable triereiri	or Carrada applicable triefelir
3a	Means by which enforceability requirement of Section 13				
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 13.00	20.00	2.00	USD 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	19-Feb-2020		27-Feb-2020	28-Feb-202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-2025	21-Feb-2028	27-Feb-2025	28-Feb-202
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-Feb-2021	At par on 21-Feb-2021	At par on 27-Aug-2020	At par on 28-Aug-2020
	redemption amount	7 tt par 511 15 1 55 2521	74 par 01121 1 05 2021	711 par 511 21 71ag 2020	711 par 011 20 71ag 2020
16	Subsequent call dates, if applicable	At par on February 19, May 19, August 19 and November 19 of each year, commencing February 19, 2021, up to and excluding the maturity date	At par on August 21, 2021; February 21, 2022; August 21, 2022; February 21, 2023; August 21, 2023; February 21, 2024; August 21, 2024; February 21, 2025; August 21, 2025; February 21, 2026; August 21, 2026; February 21, 2027;	At par on February 27, 2021; August 27, 2021; February 27, 2022; August 27, 2022; February 27, 2023; August 27, 2023; February 27, 2024; August 27, 2024	At par on February 28, 2021; August 28, 2021; February 28, 2022; August 28, 2022;
17	Coupons/dividends	Fired	Fired	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.25%	Fixed 2.72%	2.50%	1.80%-2.00%
19	Existence of a dividend stopper	No	No	No	No
13	Fully discretionary, partially discretionary or	140	NO	140	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Evictorics of a stan up or other incentive to redoom	No	No	No	Voo
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	Yes Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NI/A	NI/A	NI/A	NI/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
		1477	1973	1477	1973
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A USD Prospectus Supplement - Sep	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	23 18	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WWB5	Final Terms - Cusip: 06368DDX9	Final Terms - Cusip: 06368DDW1	Final Terms - Cusip: 06368DDU5

Main Fea	tures Of Regulatory Capital Instruments				
	s except as noted)		I		
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DEE0	06367WWM1	06368DEC4	06368DED2
	ior private placement)	00308DEE0	00307 W W W W I	00508DEC4	00308DED2
			Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.542	USD 5.00	1	USD 4.058
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Feb-2020			11-Mar-2020
12	Perpetual or dated	Dated 29 Feb 2022	Dated 28 Feb 2022	Dated 4 Mor 2026	Dated 11 Mar 2026
13 14	Original maturity date Issuer call subject to prior supervisory approval	28-Feb-2023 Yes	28-Feb-2022 Yes	4-Mar-2026 Yes	11-Mar-2026 Yes
14	issuer can subject to prior supervisory approval	100	103	100	100
	Ontional call data continued and address and				
15	Optional call date, contingent call dates and redemption amount	At par on 28-Feb-2021	At par on 28-Aug-2020	At par on 4-Mar-2020	At par on 11-Mar-2021
15	redemption amount	At par 011 26-Feb-2021	At par on 26-Aug-2020	At par 011 4-Mar-2020	At par on 11-Mar-2021
				At par on September 04, 2021; March 04, 2022; September 04,	At par on September 11, 2021; March 11, 2022; September 11,
				2022; March 04, 2023;	2022; March 11, 2023;
				September 04, 2023; March 04,	September 11, 2023; March 11,
		At par on August 28, 2021;	At par on February 28 and	2024; September 04, 2024;	2024; September 11, 2024;
		February 28, 2022; August 28,	August 28 of each year,	March 04, 2025; September 04,	March 11, 2025; September 11,
16	Subsequent call dates, if applicable	2022	commencing August 28, 2020	2025	2025
	Coupons/dividends				E
17 18	Fixed or floating dividend/coupon	Fixed 1.75%-2.00%	Fixed 1.70%	Fixed 2.20%-2.50%	Fixed 2.00%-2.30%
19	Coupon rate and any related index Existence of a dividend stopper	No	No	No	No
15	Fully discretionary, partially discretionary or	140	NO	140	NO
20	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				
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A	NI/A
29	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 If write-down, permanent or temporary				
33					
	It temporary write-down description of write	ı	1		
34	If temporary write-down, description of write-down mechanism				<u> </u>
34 34a	down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34 34a		Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	down mechanism Type of subordination	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
34a	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify				Pari pasu to Deposit Liabilities
34a 35	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep. 23 18	Pari pasu to Deposit Liabilities No N/A N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A N/A
34a 35 36	down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep.	Pari pasu to Deposit Liabilities No N/A N/A	Pari pasu to Deposit Liabilities No N/A

Main Feat	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)				
			Included in TLAC not included in		
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	213347055	06367WXF5	06367WXH1	06368DEP5
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	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
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 100.00	USD 20.00	USD 25.00	5.0
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-Mar-2020		16-Mar-2020	17-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	12-Mar-2060	13-Sep-2023	16-Mar-2028	17-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issue: can subject to prior supervisory approval				1.00
	Optional call date, contingent call dates and				
15	redemption amount	12-Mar-2020	At par on 13-Sep-2020	At par on 16-Sep-2020	At par on 17-Mar-2021
16	Subsequent call dates, if applicable Coupons/dividends	March 12 of each year, commencing March 12, 2021 up to and excluding the maturity date	At par on March 13 and September 13 each year, commencing on September 13, 2020 up to and excluding the maturity date	At par on March 16 and September 16 of each year, commencing September 16, 2020, up to and excluding the maturity date	At par on September 17, 2021; March 17, 2022; September 17, 2022; March 17, 2023; September 17, 2023; March 17, 2024; September 17, 2024; March 17, 2025; September 17, 2025; March 17, 2026; September 17, 2026
		- ·		- ·	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed 2.22%
18	Coupon rate and any related index	Zero coupon, 3.50% accrual rate		2.25%	
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	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				
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A	N/A
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
5/		IN/A	IN/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NID Processes India 44, 2010	N/A	N/A	N/A
		NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	N/A USD Prospectus Supplement - Sep	N/A USD Prospectus Supplement - Sep	N/A
	Supplement to Base Shelf Prospectus (if applicable)	28, 2019	23 18	23 18	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 213347055	Final Terms - Cusip: 06367WXF5	Final Terms - Cusip: 06367WXH1	Final Terms - Cusip: 06368DEP5

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	213729462	213729519	213318497	06368DEV2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			, ,	
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	N1/A	NI/A	NI/A
- 4 - 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 20.00	USD 50.00	USD 150.00	31.671
10 11	Accounting classification Original date of issuance	Liability - fair value option 17-Mar-2020	Liability - fair value option 17-Mar-2020	Liability - fair value option 18-Mar-2020	Liability - fair value option 23-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated 18-Mar-2020	Dated 23-Mar-2020
13	Original maturity date	17-Mar-2060	17-Mar-2060	18-Mar-2060	23-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	17-Mar-2021	17-Mar-2021	18-Mar-2021	At par on 23-Mar-2021
					At par on September 23, 2021;
		March 17 of each year,	March 17 of each year,	March 18 of each year,	March 23, 2022; September 23, 2022; March 23, 2023;
		commencing March 17, 2021 up to and excluding the maturity	commencing March 17, 2021 up to and excluding the maturity	commencing March 18, 2021 up to and excluding the maturity	September 23, 2023; March 23,
16	Subsequent call dates, if applicable	date	date	date	2024; September 23, 2024
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 3.44% accrual rate No	Zero coupon, 3.43% accrual rate No	Zero coupon, 3.40% accrual rate No	2.10% No
15	Fully discretionary, partially discretionary or	140	140	NO	NO
20	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 N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	zama, managery or optional conversion				
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33		 			
	If write-down, permanent or temporary				
	If write-down, permanent or temporary If temporary write-down, description of write-				
34	If temporary write-down, description of write- down mechanism				
34 34a	If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	If temporary write-down, description of write- down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			·	
34a 35	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities	
34a 35	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Pari pasu to Deposit Liabilities
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug.	Pari pasu to Deposit Liabilities No N/A
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019	Pari pasu to Deposit Liabilities No N/A
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug.	Pari pasu to Deposit Liabilities No N/A
34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug.	Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments				
	s except as noted)				
				Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DFL3	06367WYB3	06368DEW0	215650740
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
- 8 - 9	millions, as of most recent reporting date)	N/A	N/A	N/A 31.671	N/A
10	Par value of instrument Accounting classification	Liability - fair value option	USD 15.00 Liability - fair value option	Liability - fair value option	USD 120.00 Liability - fair value option
11	Original date of issuance	23-Mar-2020		26-Mar-2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Mar-2028	24-Sep-2032	26-Mar-2025	28-Apr-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 23-Mar-2021	At par on 24-Jun-2020	At par on 26-Mar-2021	28-Apr-2025
16	Subsequent call dates, if applicable	At par on September 23, 2021; March 23, 2022; September 23, 2022; March 23, 2023; March 23, 2024; September 23, 2024; March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027	At par on March 24, June 24, September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	At par on September 26, 2021; March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024	April 28 in each year, commencing April 28, 2025 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed 2.35%	Fixed	Fixed	Fixed 4.00%
10			2.25%	2.11%	
18	Coupon rate and any related index		No	No	
18 19	Existence of a dividend stopper	No	No	No	No
			No Mandatory	No Mandatory	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No			No
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	Mandatory No	Mandatory No	No Mandatory No
20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative	No Mandatory No Cumulative
19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	Mandatory No	Mandatory No	No Mandatory No
20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep.	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug 28
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A