	Features Of Regulatory Capital Instruments						
ې milli	ons except as noted)	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Common Shares	Preferred Shares Class B - Series 25	Preferred Shares Class B - Series 26	Preferred Shares Class B - Series 27	Preferred Shares Class B - Series 29	Preferred Shares Class B - Series 31
1	ssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	063679203	063679302	063679401	063679609	063679807
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	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	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	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	nstrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	, i	236	54	500	400	300
	Accounting classification	N/A Shareholders' Equity	236 Shareholders' Equity	Shareholders' Equity	500 Shareholders' Equity	Shareholders' Equity	300 Shareholders' Equity
	Original date of issuance Perpetual or dated	Various Perpetual	11-Mar-2011 Perpetual	25-Aug-2016 Perpetual	23-Apr-2014 Perpetual	06-Jun-2014 Perpetual	30-Jul-2014 Perpetual
_	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
	ssuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A	Yes 25-Aug-2021 Redemable at	Yes 25-Aug-2021 Redemable at	Yes 25-May 2019 Redemable at	Yes 25-Aug-2019 Redemable at	Yes 25-Nov-2019 Redemable at
					Par. No contingent call dates.		
	Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	N/A N/A	1.805% No	90 Day T-Bill +1.15%	4.00% No	3.90%	3.80% No
20	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary	Fully discretionary No
22	Noncumulative or cumulative Convertible or non-convertible (1)	Non-cumulative N/A	Non-cumulative Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
	f convertible, conversion trigger(s)	N/A	N/A	N/A	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial
					Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial	Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial	Institutions publicly announces that the Bank has been advised, in writing that the Superintendent of Financial
					Institutions is of the opinion that the Bank has ceased, or is about to cease,	Institutions is of the opinion that the Bank has ceased, or is about to cease,	Institutions is of the opinion that the Bank has ceased, or is about to cease,
					to be viable and that, after the conversion of all contingent instruments and taking into account	to be viable and that, after the conversion of all contingent instruments and taking into account	to be viable and that, after the conversion of all contingent instruments and taking into account
					any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or
					appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or
					(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	accept a capital injection, or equivalent support, from the federal	accept a capital injection, or equivalent 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 subdivision or agent or agency thereof without
					which the Bank would have been determined by the Superintendent of	which the Bank would have been determined by the Superintendent of	which the Bank would have been determined by the Superintendent of
					Financial Institutions to be non-viable.	Financial Institutions to be non-viable.	Financial Institutions to be non-viable
25	f convertible, fully or partially	N/A	N/A	N/A	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
26	f convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of an
					NVCC trigger event, each outstanding Series 27	NVCC trigger event, each outstanding Series 29	NVCC trigger event, each outstanding Series 31
					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
					common shares equal to the quotient obtained by	quotient obtained by	quotient obtained by
					dividing (Multiplier x Share Value) by Conversion Price. Please refer to the	dividing (Multiplier x Share Value) by Conversion Price. Please refer to the	dividing (Multiplier x Share Value) by Conversion Price. Please refer to the
					Prospectus Supplement for	Prospectus Supplement for	Prospectus Supplement for
28	f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	Mandatory Common Shares Rank of Montreal	Mandatory Common Shares	Mandatory Common Shares Rank of Montreal
30	f convertible, specify issuer of instrument it converts into Write-down feature f write-down, write-down trigger(s)	N/A No N/A	N/A No N/A	N/A No N/A	Bank of Montreal No N/A	Bank of Montreal No N/A	Bank of Montreal No N/A
32	f write-down, write-down trigger(s) f write-down, full or partial f 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
	f temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	N/A	N/A	N/A
		Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
34a	Position in subordination hierarchy in liquidation (specify instrument type immediately		1				
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	Yes	Yes	No	No	No
34a 35 36 37	Senior to instrument) Non-compliant transitioned features f yes, specify non-compliant features		Not NVCC compliant	Not NVCC compliant	N/A	N/A	N/A
34a 35 36 37	senior to instrument) Non-compliant transitioned features	No					
34a 35 36 37	Senior to instrument) Non-compliant transitioned features f yes, specify non-compliant features	No	Not NVCC compliant Short Form Base Shelf Prospectus - Jan 11 10	Not NVCC compliant Short Form Base Shelf Prospectus - Jan 11 10	N/A Short Form Base Shelf	N/A Short Form Base Shelf Prospectus - Mar 13 14	N/A Short Form Base Shelf Prospectus - Mar 13 14

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

	ons except as noted)						
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 33	Preferred Shares Class B - Series 35	Preferred Shares Class B - Series 36	Preferred Shares Class B - Series 38	Preferred Shares Class B - Series 40	Preferred Shares Class B - Series 42
		Series 55	iseries ss	Series 30	Series so	iseries 40	Series 42
1	ssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06367X200	06367X408	06367X507	06367X705	06368A209	06367X887
	Governing law(s) of the instrument	Canadian Federal and	Canadian Federal and	Canadian Federal and	Canadian Federal and	Canadian Federal and	Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	200	150	600	600	500	400
	Par value of instrument	200	150	600	600	500	400
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	05-Jun-2015 Perpetual	29-Jul-2015 Perpetual	16-Oct-2015 Perpetual	21-Oct-2016 Perpetual	09-Mar-2017 Perpetual	29-Jun-2017 Perpetual
_	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	25-Aug-2020 Redemable at	Redemable at a premium	Redemable on or after 25-	Redemable on or after 25-	Redemable on or after 25-	Redemable on or after 25-
		Par. No contingent call dates.	2024. On or after 25-Aug-	- Nov-2020 at Par. No contingent call dates.	Feb-2022 at Par. No contingent call dates.	May-2022 at Par. No contingent call dates.	August-2022 at Par. No contingent call dates.
			2024 redemable at Par. No contingent call dates.				
16	Subsequent call dates, if applicable	Every 5 years	N/A	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
19	Coupon rate and any related index Existence of a dividend stopper	3.80% No	5.00% No	5.85% No	4.85% No	4.50% No	4.40% No
_	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial
		Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces that , the Bank has been advised, in writing	Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces that the Bank has been advised, in writing
		that the Superintendent of Financial	that the Superintendent of Financial	that the Superintendent of Financial	that the Superintendent of Financial	that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Financial
		Institutions is of the opinion that the	Institutions is of the opinion that the	Institutions is of the opinion that the	Institutions is of the opinion that the	· ·	Institutions is of the opinion that the
		Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	, Bank has ceased, or is about to cease to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease to be viable and that, after the
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account	, Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	, Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease to be viable and that, after the
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or t (b) a federal or provincial government in Canada publicly announces that the	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or	Bank has ceased, or is about to ceas to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or t (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	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or t (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial regovernment or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof without which the Bank would have been federed to be a converted to the superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent or
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or t (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial regovernment or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof without which the Bank would have been federed to be a converted to the superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent or
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or t (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial regovernment or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof without which the Bank would have been federed to be a converted to the superintendent of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent or
25	onvertible, fully or partially	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial regovernment or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	Bank has ceased, or is about to ceas to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25	of convertible, fully or partially	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable Will fully convert into common shares upon NVCC	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or 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 of Financial Institutions to be non-viable will fully convert into common shares upon NVCC	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial representation or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC	Bank has ceased, or is about to ceast to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC common shares upon NVCC.
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable Will fully convert into common shares upon NVCC trigger event	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or to (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 approvincial government or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable will fully convert into common shares upon NVCC trigger event	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event	Bank has ceased, or is about to ceas to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event
	If convertible, fully or partially	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable Will fully convert into common shares upon NVCC trigger event	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or to (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 approvincial government or political subdivision of agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable will fully convert into common shares upon NVCC trigger event	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial representation or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event	Bank has ceased, or is about to ceas to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 35	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or 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 of Financial Institutions to be non-viable with the occurrence of an NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 36	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 38	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40	Bank has ceased, or is about to ceast to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 42
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvincial representation of agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable with the superintendent of the common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of	Bank has ceased, or is about to ceas to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to the quotient obtained by	to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvincial representation of agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable with the superintendent of the common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. 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		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. 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26	If convertible, conversion rate If convertible, mandatory or optional conversion	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. 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26 27 28	If convertible, conversion rate	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. 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26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or appropriate judivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. 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26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. 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Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	Bank has ceased, or is about to ceast to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governme in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable without the Bank would be converted to a number of common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or government or government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial regovernment or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable converted to a number of common shares upon NVCC trigger event. Will fully convert into 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 Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or it (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or oplitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 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 Short Form Base Shelf Prospectus - Apr 13 16 Prospectus - Apr 13 16	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or government or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A Prospectus Suppl Class B Pref Prospectus Suppl Class B Pref	Bank has ceased, or is about to cease to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial governmer in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable with the total common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No No N/A Short Form Base Shelf Prospectus - Apr 13 16

⁽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						
\$ mil	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	'	capital and TLAC Subordinated Debentures -	capital and TLAC Series H Medium-Term	capital and TLAC Series I Medium-Term Notes
		Series 44	Series 46	Capital Notes	Series 20	Notes - Second Tranche	- First Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	06368B207 Canadian Federal and		06368B5P9 State of New York, the	063671BD2 Canadian Federal and	06369ZBT0 Canadian Federal and	06369ZCC64 Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	Province of Ontario and the laws of Canada	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A
Λ	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Ineligible	Tier 2	Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Additional Tier 1 Capital	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	Notes 658	0	992	1,240
9	Par value of instrument	400	350	USD 500	150	1,000	1,250
	Accounting classification	Shareholders' Equity		Shareholders' Equity	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
	Original date of issuance	17-Sep-2018		30-Jul-2019	15-Dec-1995		31-May-2016
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Dated \$25MM of total par amount	Dated 08-Dec-2025	Dated 01-Jun-2026
					matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and		
		No.	W	W	2040		
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25-	Yes Redemable on or after 25-	Yes Redeemable on or after 25-	Yes Redemable on or after 15-	Yes 08-Dec-2020 Redeemable at	Yes 01-Jun-2021 Redeemable at
		November-2023 at Par. No contingent call dates.	•	Aug-2024 at Par. No contingent call dates.	Dec-2000 in the market, by tender or by private contract	Par. No contingent call dates.	Par. No contingent call dates.
		J J uaces.	James San added.	Jan Jan Macco.	at any price. No contingent		
					call dates.		
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 6 months	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until August 25, 2024	Fixed	Fixed until Dec 8, 2020	Fixed until Jun 1, 2021
	Coupon rate and any related index	4.85%	5.10%	4.80%	8.25%	3.34%	3.32%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	Yes Fully discretionary	N/A Mandatory	N/A Mandatory	N/A Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Cumulative	No 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	Convertible NVCC Triggers:	Convertible NVCC Triggers:
- '	in conversion engage (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	,,,,	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been
		that the Superintendent of Financial	that the Superintendent of Financial	advised, in writing, that the Superintendent is of the opinion that		· ·	advised, in writing, that the Superintendent is of the opinion that
			Bank has ceased, or is about to cease,	the Bank has ceased, or is about to cease, to be viable and that, after the			the Bank has ceased, or is about to cease, to be viable and that, after the
		to be viable and that, after the conversion of all contingent instruments and taking into account	_	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any		contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any
		any other factors or circumstances that are considered relevant or	any other factors or circumstances	other factors or circumstances that are considered relevant or		other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or	restored or maintained; or (b) a federal or provincial government	restored or maintained; or (b) a federal or provincial government		restored or maintained; or (b) a federal or provincial government	restored or maintained; or
		Bank has accepted or agreed to	Bank has accepted or agreed to	Bank has accepted or agreed to		in Canada publicly announces that the Bank has accepted or agreed to	Bank has accepted or agreed to
		accept a capital injection, or equivalent support, from the federal	equivalent support, from the federal	accept a capital injection, or equivalent support, from the federal		accept a capital injection, or equivalent support, from the federal	accept a capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision or	government or political subdivision or	government or any provincial government or political subdivision or		government or any provincial government or political subdivision or	government or any provincial government or political subdivision of agent or agency the read without
		agent or agency thereof without which the Bank would have been determined by the Superintendent of	agent or agency thereof without which the Bank would have been determined by the Superintendent of	agent or agency thereof without which the Bank would have been determined by the Superintendent to		agent or agency thereof without which the Bank would have been determined by the Superintendent to	agent or agency thereof without which the Bank would have been determined by the Superintendent to
			Financial Institutions to be non-viable.			be non-viable.	be non-viable.
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	N/A	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 NVCC trigger event
26		l 55		1 55 - 5	l	55 - 5	55 - 5
20	If convertible, conversion rate	Unon the occurrence of an	Upon the occurrence of an	Unon the occurrence of an	N/Δ	Unon the occurrence of an	Unon the occurrence of an
	If convertible, conversion rate	NVCC trigger event, each		NVCC trigger event, each	N/A		NVCC trigger event, each
	If convertible, conversion rate		NVCC trigger event, each		N/A	<u> </u>	<u>'</u>
	If convertible, conversion rate	NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of	NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the	N/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the
	If convertible, conversion rate	NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by	NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by	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	N/A	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	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
	If convertible, conversion rate	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.	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.	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	N/A	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.	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
	If convertible, conversion rate	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	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.	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.	N/A	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.	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.
	If convertible, mandatory or optional conversion	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	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	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	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	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
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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	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	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	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	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
28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	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	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 No N/A	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	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
28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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	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	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 No	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	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
28 29 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 If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	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	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	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 N/A	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	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
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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	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	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 No N/A N/A N/A N/A	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	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
28 29 30 31 32 33 34 34a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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	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	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 N/A N/A	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	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
28 29 30 31 32 33 34 34a 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	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	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	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 No N/A N/A N/A N/A	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	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
28 29 30 31 32 33 34 34a 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	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 Subordinated Debt No N/A Short Form Base Shelf	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 Subordinated Debt No N/A Short Form Base Shelf	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 Subordinated Debt No N/A	N/A N/A N/A NO N/A N/A N/A N/A N/A N/A Y/A Y/A Y/A Y/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf
28 29 30 31 32 33 34 34a 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	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 Subordinated Debt No N/A Short Form Base Shelf Prospectus - May 23, 18	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 Short Form Base Shelf Prospectus - May 23, 18	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 Subordinated Debt No N/A USD Prospectus - Apr 27 17	N/A N/A N/A NO N/A N/A N/A N/A N/A N/A Y/A Y/A Y/A Y/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16
28 29 30 31 32 33 34 34a 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	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 Subordinated Debt No N/A Short Form Base Shelf Prospectus Suppl Class B Pref	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 Suppl Class B Pref	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 USD Prospectus Supplement Jul	N/A N/A N/A NO N/A N/A N/A N/A N/A N/A Y/A Y/A Y/A Y/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14 Prospectus Suppl MTN - Dec	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16
28 29 30 31 32 33 34 34a 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 Subordinated Debt No N/A Short Form Base Shelf Prospectus Suppl Class B Pref	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 Suppl Class B Pref	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 Subordinated Debt No N/A USD Prospectus - Apr 27 17	N/A N/A N/A NO N/A N/A N/A N/A N/A N/A Y/A Y/A Y/A Y/A	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14 Prospectus Suppl MTN - Dec	NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16

(5 mm	n Features Of Regulatory Capital Instruments					
	lions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC Series I Medium-Term Notes		capital and TLAC 4.338% Subordinated Notes	capital and TLAC Series J Medium-Term Notes	capital and TLAC Series J Medium-Term No
		- Second Tranche	due 2032	due 2028	- First Tranche	- Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06369ZCD4	US06368BGS16	US06368BQ686	06369ZCE2	06369ZCF9
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
2-	Manual brookish aufarrashilita ya mainana ant af Castian 12 af tha TLAC Tawa Chastia	applicable Flovilicial laws	laws of Canada	laws of Canada	applicable Frovilleial laws	applicable Frovilleial laws
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	827	1,816	1,236	996	1,248
	Par value of instrument	850	USD 1,250	USD 850	1,000	1,250 Liability - amortized cost
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	,
12	Original date of issuance Perpetual or dated	31-May-2017 Dated	12-Dec-2017 Dated	05-Oct-2018 Dated	16-Sep-2019 Dated	17-Jun-2020 Dated
13	Original maturity date	01-Jun-2027	15-Dec-2032	05-Oct-2028	17-Sep-2029	17-Jun-2030
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	01-Jun-2022 Redeemable at Par. No contingent call	15-Dec-2027 Redeemable at Par. No contingent call	05-Oct-2023 Redeemable at Par. No contingent call	17-Sep-2024 Redeemable at Par. No contingent call	17-Jun-2025 Redeemable Par. No contingent call
		dates.	dates.	dates.	dates.	dates.
	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed until Jun 1, 2022	Fixed	Fixed	Fixed until Sept 17, 2024	Fixed until Jun 17, 2025
18	Coupon rate and any related index	2.57%	3.803%	4.338%	2.88%	2.077%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible	Convertible NVCC Triggers:	Convertible NVCC Triggers:
24	If convertible, conversion trigger(s)	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been
		advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the	advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion th
		the Bank has ceased, or is about to	the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after t
		conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all oth contingent instruments issued by t
		Bank and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances tha are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will b
		restored or maintained; or	restored or maintained; or (b) a federal or provincial government	restored or maintained; or	restored or maintained; or	restored or maintained; or
			in Canada publicly announces that the			
		accept a capital injection, or equivalent support, from the federal	accept a capital injection, or equivalent support, from the federal	accept a capital injection, or equivalent support, from the federal	accept a capital injection, or equivalent support, from the federal	accept a capital injection, or equivalent support, from the feder
		= '	government or any provincial government or political subdivision or	= · · · · · · · · · · · · · · · · · ·	=	•
		agent or agency thereof without which the Bank would have been	agent or agency thereof without which the Bank would have been	agent or agency thereof without which the Bank would have been	agent or agency thereof without which the Bank would have been	agent or agency thereof without which the Bank would have been
		determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	determined by the Superintendent to be non-viable.	determined by the Superintendent be non-viable.
				1		
	1					
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVC trigger event
	If convertible, fully or partially If convertible, conversion rate	common shares upon NVCC trigger event Upon the occurrence of an	common shares upon NVCC trigger event Upon the occurrence of an	common shares upon NVCC trigger event Upon the occurrence of an	common shares upon NVCC trigger event Upon the occurrence of an	common shares upon NVC trigger event Upon the occurrence of ar
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVC trigger event Upon the occurrence of ar NVCC trigger event, each
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	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 upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	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	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	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	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by
		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	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	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	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	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note)
		common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the
26	If convertible, conversion rate	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.
26 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to t quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to to quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory
26 27 28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to to quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A
26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVC trigger event Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVC trigger event Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to 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
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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	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	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	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	common shares upon NVC trigger event Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to a 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
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	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	common shares upon NV trigger event Upon the occurrence of a NVCC trigger event, each outstanding note would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A	common shares upon NVC trigger event Upon the occurrence of a 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
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A USD Prospectus Supplement -	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16	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	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A USD Prospectus Supplement -	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - May 23, 18	common shares upon NVC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to to quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - May 23, 18

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)		1 1 1 TIAC	I
				Included in TLAC not
		Included in TLAC not	l	included in regulatory
		included in regulatory capital	capital	capital
		Bank of Montreal (Toronto		
1	Issuer	Branch)	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Branch	Bank of World Car	Bank of World Car
2	private placement)	192371856	06367WHA4	06367WHA4
		132371030	00307 WITA+	00307 VVIIA4
			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		3 3 32.13	
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD60	USD417	USD103
10	Accounting classification	Liability - amortised cost		Liability - amortised cost
11	Original date of issuance	19-Dec-2018	29-Jan-2019	5-Feb-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	22-Jan-2021	22-Jan-2021
	,			
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption		·	
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.8485%	3m\$L + 40bps	3m\$L + 40bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	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			
	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
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
		NIP Prospectus – Sept 24,	USD Prospectus - Apr 27	USD Prospectus - Apr 27
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	2018	17	<u>17</u>
		====	<u>=-</u>	=-
	Sumplement to Page Shalf Duese setus (if any limit)	NIP Prospectus Supplement	<u>USD Prospectus</u>	<u>USD Prospectus</u>
	Supplement to Base Shelf Prospectus (if applicable)	– Dec 06, 2018	Supplement - Sept 23 18	Supplement - Sept 23 18
	Driging Supplement (if applicable)	Final Torms Carios 197 NID	Pricing Suppl Series E	Pricing Suppl. Reopen
1	Pricing Supplement (if applicable)	Final Terms – Series 187 NIP	USD MTN Jan 25 19	Series E USD MTN Feb 01 19

	tures Of Regulatory Capital Instruments			
millions	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WHH9	CA06368B2H05	XS1965537035
	private placement,		CAGGGGGZTIGG	731303337033
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,750	CAD2,000	EUR300
10		Liability - amortised cost	Liability - amortised cost	
	Accounting classification Original date of issuance	•	•	Liability - amortised co
11	5	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 Optional call date, contingent call dates and redemption	N/A	N/A	N/A
4.5	, ,	l.,,	21/2	21/2
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.300%	2.850%	3mEuribor + 55bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	TVOIT CONVENTIBLE	TYON CONVENTIONS	Non convertible
25				
	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	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	From matical function	From which for the sec	Francking from
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from 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
J1	in yes, specify non-compliant reatures	·	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 <u>17</u>	<u>N/A</u>	NIP Prospectus – September 2018
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	<u>N/A</u>	NIP Prospectus Supplem Feb 28, 2019
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Jan 31 19	CAD Senior Term Sheet - Mar 06, 2019	Final Terms – Series 189

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Induded in TLAC not	In alredo di in TLAC not	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 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2		XS1966819812	06367WJM6	06367WJN4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Canada	Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	Regulatory treatment			
4		N/A	N/A	N/A
5		N/A	N/A	N/A
6	0 10 10	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8		N/A	N/A	N/A
9		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		Dated	Dated	Dated
13	Original maturity date	22-Mar-2024	26-Mar-2022	26-Mar-2022
14		N/A	N/A	N/A
4.5	Optional call date, contingent call dates and redemption	N1 / A	21/2	21/2
			N/A	N/A
16		N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.238%	2.900%	3m\$L + 57bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	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 30	If convertible, specify issuer of instrument it converts into 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
	, , , , , , , , , , , , , , , , , , , ,	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	, , , , , , , , , , , , , , , , , , , ,	Liabilities	Liabilities	Liabilities
36	·	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 <u>17</u>	USD Prospectus - Apr 27 <u>17</u>
	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

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)		1. 1. 1. TIAG	I
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
3	Governing law(s) of the instrument	New York, Ontario and Canada	New South Wales, Ontario and Canada	New South Wales, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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	N1/A	NI/A	N1 / A
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	AUD300	AUD450
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Jun-2019	17-Jul-2019	17-Jul-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Jun-2024	17-Jul-2024	17-Jul-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
4.5	Optional call date, contingent call dates and redemption	N1 / A	101/0	21/2
15	amount (Constitution of the contract of the co	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			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	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>	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27	AUD Information Memorandum - Jul 08 19	AUD Information Memorandum - Jul 08 19
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	<u>N/A</u>	N/A
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Jun 25 19	Pricing Suppl Series 6 AUD MTN Jul 17 19	Pricing Suppl Series 7 AUD MTN Jul 17 19

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	
				Included in TLAC not
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capita
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Balik Of Montreal	Balik of Montreal	Balik Of Montreal
2	private placement)	CA06368B5B08	US06367WQD82	XS2053390600
_	private practicity	G. 15 05 05 05 05 05 05 05 05 05 05 05 05 05	000000711 Q202	7.02000000
			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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,750	USD500	GBP500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	25-Jul-2019	10-Sep-2019	18-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Jul-2024	10-Sep-2021	18-Dec-2024
1.4	legger call subject to prior supervisors approval	N1 / A	N1/A	N1/A
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	14/7	1,47.	1,47.
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 Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	NOTI-COTIVET CIBIC	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
2-				
29	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
30	If write-down, write-down trigger (s)	No	No	No
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 N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 27 17	NIP Prospectus – Sept 24, 2018
	Supplement to Base Shelf Prospectus (if applicable)	N/A	<u>USD Prospectus</u> <u>Supplement - Sept 23 18</u>	NIP Prospectus Supplement – Jul 11, 2019
	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

	tures Of Regulatory Capital Instruments			
\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	
				In alcode die TLAC wat
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capit
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	US06367WRC90	XS2063363662	XS2068976195
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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
0	Amount recognised in regulatory capital (Currency in	N1/A	N1 / A	 N / A
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD500	EUR300	USD100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21-Oct-2019	11-Oct-2019	23-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Nov-2022	11-Oct-2021	23-Oct-2024
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	14,71	1,7,7	14,71
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.0500%	3mEuribor + 70bps	2.3000%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
344				
	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 <u>17</u>	NIP Prospectus – Sept 24, 2018	NIP Prospectus – Sept 2018
	Supplement to Base Shelf Prospectus (if applicable)	<u>USD Prospectus</u> <u>Supplement - Sept 23 18</u>	NIP Prospectus Supplement – Jul 11, 2019	NIP Prospectus Supplement
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Oct 21 19	Final Terms – Series 196 NIP	Final Terms – Series 198 NI

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not		Included in TLAC not
		Included in TLAC not	la alcada dia TIAC a atia alcada dia	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
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
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	Ontario ana Canada	New Tork, Oritario and Canada	Canada
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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,500	USD1,500	USD1,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jan-2020	10-Mar-2020	27-Apr-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Feb-2025	10-Mar-2023	1-May-2025
		at par on or after 03-Jan-		
14	Issuer call subject to prior supervisory approval	2025	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after 03-Jan-		
15	amount	2025	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	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			
20	If any modelle learness to the second			
30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31		INO	NO	INO
31	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			
J+	medianism	Exemption from		Exemption from
34a	Type of subordination	subordination	Exemption from subordination	subordination
J-4	Type of Suborumution	Janor amadon	Exemption from Suborumation	Janoi amadon
	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
	, 55, 55 55. , 1.5 55	, , , , , , , , , , , , , , , , , , ,	,	1
ĺ	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 27 17	USD Prospectus - Apr 20 20
			1100 0	
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sept	USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)		23 18	Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	N/A CAD Senior Term Sheet - Jan 17, 2020		

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSID, ISIN, or Pleamberg identifier	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	194019769	06368B2Z0	198432458
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section			
3a	13 of 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, as of most recent reporting date)		N/A	N/A
9	Par value of instrument	USD 110.00		EUR10.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance Perpetual or dated	15-Feb-2019 Dated	24-Apr-2019 Dated	25-Apr-2019 Dated
13	Original maturity date	15-Feb-2049		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	15-Feb-24	At Par on 24-Apr-2020	At Par on 25-Apr-2029
16	Subsequent call dates, if applicable Coupons/dividends	February 15 in each year commencing February 15 2024 up		N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate	0.028	
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
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)		Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A
28	into If convertible, specify issuer of instrument it converts			
	into		N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial 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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to			
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)	N/A N/A	N/A	NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb
		IN/A	N/A	28, 2019
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - CUSIP: 06368B2Z0	Final Terms - Series 191 NIP

(\$ millions				
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
			regulatory capital	regulatory capital
1	Issuer		BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368B3A4	06368B3F3	06368B4D7
				_
				Province of Ontario and the
3		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section	Canada applicable therein	Canada applicable triefeiri	ulerein
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-			
	`	Contractual	Contractual	Contractual
	Regulatory treatment	- Contractual	o in actual	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.685		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-May-2019		·
12	j	Dated	Dated	Dated
13	Original maturity date	7-May-2026	·	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A.D. 711 6555	A. B	A. D
15	redemption amount	At Par on 7-May-2020	At Par on 7-May-2020	At Par on 12-Jun-2020
		At Par on November 07, 2020;		
			At Par on November 07, 2020;	
			May 07, 2021; November 07,	
		· · · · · · · · · · · · · · · · · · ·	2021; May 07, 2022; November	At Par on December 12th and
			07, 2022; May 07, 2023;	June 12th starting December 12
16		2024; November 07, 2024; May	November 07, 2023; May 07,	2020 and ending December 12
16		2024; November 07, 2024; May		
16 17	Subsequent call dates, if applicable	2024; November 07, 2024; May 07, 2025; November 07, 2025	November 07, 2023; May 07,	2020 and ending December 12
17 18	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00%	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026	2020 and ending December 12 2039 Fixed 3.45%
17	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00%	November 07, 2023; May 07, 2024; November 07, 2024 Fixed	2020 and ending December 12 2039 Fixed
17 18 19	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026	2020 and ending December 12 2039 Fixed 3.45%
17 18	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026	2020 and ending December 12 2039 Fixed 3.45%
17 18 19 20	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No Mandatory	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026 No Mandatory	2020 and ending December 12 2039 Fixed 3.45% No Mandatory
17 18 19 20 21	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No Mandatory Yes	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026 No Mandatory	2020 and ending December 12 2039 Fixed 3.45% No Mandatory No
17 18 19 20	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No Mandatory Yes Cumulative	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026 No Mandatory	2020 and ending December 12 2039 Fixed 3.45% No Mandatory
17 18 19 20 21 22	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026 No Mandatory No Cumulative	2020 and ending December 12 2039 Fixed No Mandatory No Cumulative
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026 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	2020 and ending December 12 2039 Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, 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 Supplement to Base Shelf Prospectus (if applicable)	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2020 and ending December 12 2039 Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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, permanent or temporary If 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)	2024; November 07, 2024; May 07, 2025; November 07, 2025 Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	November 07, 2023; May 07, 2024; November 07, 2024 Fixed 0.026 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2020 and ending December 12 2039 Fixed 3.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A

millions e	except as noted)			
Tillinons C.	<u> </u>	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included i
		regulatory capital	regulatory capital	regulatory capital
1 I:	ssuer	ВМО	ВМО	вмо
ι	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2 fo	or private placement)	06368B4L9	06368B5K0	06368B5J3
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the lav
	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 3 of the TLAC Term Sheet is achieved (for other TLAC-			
	ligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	,	N/A	N/A	N/A
5		N/A	N/A	N/A
6		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 illions, as of most recent reporting date)	N/A	N/A	N/A
	Par value of instrument	3.366		USD 0.2
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 (Original date of issuance	18-Jun-2019	1-Aug-2019	1-Aug-
	'		Dated	Dated
13	Original maturity date	18-Jun-2024		- 3
14 I:	ssuer call subject to prior supervisory approval	Yes	Yes	Yes
15 re	Optional call date, contingent call dates and edemption amount	N/A	44044 February 01, 2021; August 01, 2021; February 01, 2022; August	At par on 1-Aug-2020
16	, 11		01, 2022; February 01, 2023; August 01, 2023; February 01, 2024; August 01, 2024; February 01, 2025; August 01, 2025; February 01, 2026; August 01, 2026; February 01, 2027; August 01, 2027; February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029; February 01, 2030; August 01, 2030	At par on February 01, 2021; August 01, 2021; February 01 2022; August 01, 2022; Febru 01, 2023; August 01, 2023; February 01, 2024
	Coupons/dividends	Flacting	Fired	Character
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Floating 3 month Cdor + 0.44%	Fixed Zero coupon, 3.14% accrual rate	Fixed 2.50%-3.25%
19	,		No	No
	Fully discretionary, partially discretionary or	110		110
20 m		Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 (Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	, , , ,	N/A	N/A	N/A
26	·	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A
28 in	to			
29 in		N/A	N/A	N/A
	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	own mechanism	Evamption from subordination	Evernation from subordination	Evernation from subardination
	ype of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination
	pecify instrument type immediately senior to			
	·	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	·		No	No
	f yes, specify non-compliant features rospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	roenactus	N/A	N/A	N/A
Su	unnlement to Rase Shelf Prospectus (if applicable)		N/A	N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	вмо	вмо	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B5Q7	06368B5R5	06368B5U8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section			
3a	13 of 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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 1.5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Aug-2019		
12 13	Perpetual or dated Original maturity date	Dated 6-Aug-2024	Dated 12-Aug-2021	Dated 22-Aug-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 6-Aug-2020	At par on 12-Feb-2020	At par on 22-Aug-2020
16	Subsequent call dates, if applicable Coupons/dividends	At par on August 06, 2021; August 06, 2022; August 06, 2023	At Par on August 12, 2020; February 12, 2021	At par on February 22, 2021; August 22, 2021; February 22, 2022
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.10%-2.65%		2.35%-2.75%
19	Existence of a dividend stopper		No	No No
	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)		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
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature		No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to			
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B5Q7	Final Terms - CUSIP: 06368B5R5	Final Terms - CUSIP: 06368B5U8

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368B6L7	06367WPM9	06368B6S2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section			
3a	13 of 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, as of most recent reporting date)		N/A USD 3.161	N/A
9	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Aug-2019		·
12	Perpetual or dated		Dated	Dated
13	Original maturity date	30-Aug-2026	6-Mar-2023	18-Sep-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 30-Aug-2020	At par on 6-Mar-2020	At par on 18-Sep-2020
16	Subsequent call dates, if applicable Coupons/dividends	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	At par on March 18, 2021; September 18, 2021; March 18, 2022; September 18, 2022; March 18, 2023; September 18, 2023; March 18, 2024
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	2.55%-3.25% No	2.15%-3.00%	2.40%-3.00% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	No	INO
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible If convertible, conversion trigger (s)		Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	N/A
30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)	I V	INO	INO
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism		<u></u>	<u></u>
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A USD Prospectus Supplement -	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	Sep 23 18	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6L7	Final Terms - CUSIP: 06367WPM9	Final Terms - CUSIP: 06368B6S2

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	вмо	вмо	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		06368B6T0	06368B7A0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section			
	13 of 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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 3.53	0.413
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	19-Sep-2019 Dated	19-Sep-2019 Dated	20-Sep-2019 Dated
13	Original maturity date	19-Sep-2024	19-Sep-2022	20-Sep-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	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 19, 2021; September 19, 2021; March 19, 2022; September 19, 2022; March 19, 2023; September 19, 2023; March 19, 2024	At par on March 19, 2021; September 19, 2021; March 19, 2022	At par on March 20, 2021; September 20, 2021; March 20, 2022; September 20, 2022; March 20, 2023; September 20, 2023; March 20, 2024; September 20, 2024; March 20, 2025
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.30%-3.00%	2.15%-2.60%	2.50%-3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)		N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari nacu to Donocit Lichillain-	Pari nacu to Donocit Linkilliting	Pari nacu to Donocit Liabilitis
35 36	instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus Prospectus / Short Form	<u>N/A</u>	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6R4	Final Terms - CUSIP: 06368B6T0	Final Terms - CUSIP: 06368B7A0

	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	BMO
2	for private placement)		06368B6Z6	06368B6U7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section			
	13 of 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, as of most recent reporting date)		N/A	N/A
9	Par value of instrument	Liability - fair value option	Liability - fair value option	USD 0.414 Liability - fair value option
11	Accounting classification Original date of issuance	20-Sep-2019	23-Sep-2019	
12	Perpetual or dated	·	Dated	Dated
13	Original maturity date	20-Sep-2026		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 20-Sep-2020	At par on 23-Sep-2020	At par on 24-Sep-2020
16	Subsequent call dates, if applicable Coupons/dividends	2022; September 20, 2022; March 20, 2023; September 20, 2023; March 20, 2024; September	At par on March 23, 2021; September 23, 2021; March 23, 2022; September 23, 2022; March 23, 2023; September 23, 2023; March 23, 2024; September 23, 2024; March 23, 2025; September 23, 2025; March 23, 2026	At par on March 24, 2021; September 24, 2021; March 24, 2022
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.65%-3.00%	2.65%-3.00%	2.00%-2.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)		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
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	If convertible, specify instrument type convertible into			
30	If convertible, specify issuer of instrument it converts	N/A	NI/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)	I VU	INU	INU
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism		 -	
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	N/A	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	<u>N/A</u>	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6Y9	Final Terms - CUSIP: 06368B6Z6	Final Terms - CUSIP: 06368B6U7

1 2 3 3a	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	regulatory capital BMO	Included in TLAC not included in regulatory capital BMO 06368B6X1	Included in TLAC not included in regulatory capital BMO 205787518
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
3			06368B6X1	205787518
	Coverning levy(s) of the instrument	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of	• • • • • • • • • • • • • • • • • • • •
3a	Governing law(s) of the instrument Means by which enforces hility requirement of Section	therein	Canada applicable therein	therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-			
	eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.986		USD 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Sep-2019	· ·	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Sep-2025	26-Sep-2025	30-Sep-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 26-Sep-2020	At par on 26-Sep-2020	44104
16	Subsequent call dates, if applicable Coupons/dividends	2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; March 26, 2025	At par on March 26, 2021; September 26, 2021; March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; March 26, 2025	September 30 in each year, commencing on September 30, 2020 up to and excluding the maturity date, subject to adjustment in accordance with the Following Business Day Convention
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.35%-3.00%	2.60%-3.00%	Zero coupon, 4.05% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	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)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	IN/A	I W/A	IV/PA
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial 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
	Position in subordination hierarchy in liquidation	,	,	,
I	(specify instrument type immediately senior to			
	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No N/A	No N/A	No N/A
36	-	IIN/A	N/A	N/A
	If yes, specify non-compliant features	14/7		
36	-	N/A	N/A	NIP Prospectus - July 11, 2019
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form			NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - A

0.0	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)	06367WQH9	06368B7K8	06368B7F9	205787470
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	USD 2.193	0.151		USD 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Sep-2019	i i	· · · · · · · · · · · · · · · · · · ·	
12	Perpetual or dated	Dated See See 2015	Dated	Dated	Dated
13	Original maturity date	30-Sep-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 30-Mar-2020	At par on 1-Oct-2020	At par on 1-Oct-2020	44111
					October 7 in each year,
		At par on September 30, 2020;			commencing on October 7,
		March 30, 2021; September 30,			2020 up to and excluding the
		2021; March 30, 2022; September 30, 2022; March 30,	At par on April 01, 2021:	At par on April 01, 2021;	maturity date, subject to adjustment in accordance with
		2023; September 30, 2023;	October 01, 2021; April 01,	October 01, 2021; April 01,	the Following Business Day
16	Subsequent call dates, if applicable	March 30, 2024	2022	2022	Convention
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	2.25%-3.25% No	2.15%-2.50%	2.20%-3.00% No	Zero coupon, 4.00% accrual rate
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	No	INO	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	manadeory		I wat a dator y		
21			Í	,	ivialidatory
	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	No
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	,		,	,
22 23	Noncumulative or cumulative Convertible or non-convertible	Yes Cumulative Non-convertible	Yes	Yes Cumulative Non-convertible	No Cumulative Non-convertible
23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Yes Cumulative Non-convertible N/A	Yes Cumulative Non-convertible N/A	Yes Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Yes Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Yes Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Yes Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Yes Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No 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	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	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	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	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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	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	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	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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	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	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	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	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
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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 USD Prospectus Supplement - S	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	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	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 28, 2019
23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	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 USD Prospectus Supplement - S	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	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	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

	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 net included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2	for private placement)	06368B6V5	06368B7P7	06367WQX4	06368B7L6
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in	N1/A	1	N/A	N/A
		N/A	N/A	N/A	N/A
9	Par value of instrument		USD 5.5	USD 20	USD 15
10	Accounting classification Original date of issuance	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Oct-2019	1		
12	Perpetual or dated	Dated 9-Oct-2026	Dated 18-Oct-2024	Dated 18-Apr-2023	Dated 21-Oct-2026
13	Original maturity date			 	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 9-Oct-2020	At par on 18-Apr-2020	At par on 18-Apr-2020	At par on 21-Oct-2020
15	redemption amount	At par on 9-Oct-2020	At par on 18-Apr-2020	At par on 18-Apr-2020	At par on 21-Oct-2020
16	Subsequent call dates, if applicable Coupons/dividends	At par on April 09, 2021; October 09, 2021; April 09, 2022; October 09, 2022; April 09, 2023; October 09, 2023; April 09, 2024; October 09, 2024; April 09, 2025; October 09, 2025; April 09, 2026	18, 2022; April 18, 2023; October 18, 2023; April 18, 2024	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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.60%-3.00%	2.00%-2.60%		2.60%-3.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts	N/A	NI/A	NI/A	NI/A
	into Write-down feature	N/A	N/A	N/A No	N/A
30	Write-down feature If write-down, write-down trigger (s)	No	No	INU	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
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 instrument type immediately senior to				
	instrument)	·		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				
		N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	USD Prospectus Supplement - S	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6V5	Final Terms - CUSIP: 06368B7P7	Final Terms - CUSIP: 06367WQX4	Final Terms - CUSIP: 06368B7L6

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2	for private placement)	06368B7U6	06367WRG0	06368B8E1	06368B8L5
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	N/A	NI/A	N/A
8	, , , , , , , , , , , , , , , , , , , ,	N/A USD 0.457	N/A USD 9.525	N/A 2	N/A 11.9
9	Par value of instrument				
10 11	Accounting classification Original date of issuance	Liability - fair value option 24-Oct-2019	Liability - fair value option 31-Oct-2019	Liability - fair value option 5-Nov-2019	Liability - fair value option 6-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24-Oct-2022			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issue. can subject to prior supervisory approval		1.55		1
15	Optional call date, contingent call dates and	At par on 24 Oct 2020	At par on 21 Oct 2021	At par on 5 Nov 2020	On 6 Nov 2020
15	redemption amount	At par on 24-Oct-2020	At par on 31-Oct-2021	At par on 5-Nov-2020	On 6-Nov-2020
16		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	At par on May 05, 2021; November 05, 2021; May 05, 2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025	On May 06, 2021; November 06, 2021; May 06, 2022; November 06, 2022; May 06, 2023; November 06, 2023; May 06, 2024
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%-2.25%	2.60%-3.10%	2.75%-4.00%	0.0274
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	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts	1	N/A	N/A	N/A
		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)		 		
33	If write-down, full or partial 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
J-10	Position in subordination hierarchy in liquidation	-xompaon nom ouborullation	=xomption from subordifiation	-xompaon nom ouborullation	=xomption nom ouborullation
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - S	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B7U6	Final Terms - CUSIP: 06367WRG0	Final Terms - Cusip: 06368B8E1	Final Terms - Cusip: 06368B8L5

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	вмо	вмо	вмо
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8Q4	06368B8P6	06367WSB0
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of	
3	Governing law(s) of the instrument	therein	Canada applicable therein	therein
	Means by which enforceability requirement of Section			
	13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.25		USD 33.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Nov-2019		
12	Perpetual or dated	Dated 6 Nov 2024	Dated 7 Nov 2026	Dated 8 Nov 2027
13 14	Original maturity date Issuer call subject to prior supervisory approval	6-Nov-2024 Yes	7-Nov-2026 Yes	8-Nov-2027 Yes
14	issuer can subject to prior supervisory approval	res	res	res
	Optional call date, contingent call dates and			
15	redemption amount	N/A	At par on 7-Nov-2020	On 8-Nov-2023
16	Subsequent call dates, if applicable Coupons/dividends	N/A	At par on May 07, 2021; November 07, 2021; May 07, 2022; November 07, 2022; May 07, 2023; November 07, 2023; May 07, 2024; November 07, 2024; May 07, 2025; November 07, 2025; May 07, 2026	On the 8th day of each Februrary, May, August, and November commencing on November 8, 2023, up to and exluding the maturity date
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3mo BA + 62 bps	2.80%-3.50%	0.02375
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	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)	N/A		N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A		N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism	Every subardination	Every subardination	Evomption from outpardingstices
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	(specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	N/A		N/A <u>USD Prospectus Supplement - Sep</u>
		N/A	<u>N/A</u>	<u>23 18</u>
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8Q4	Final Terms - Cusip: 06368B8P6	Final Terms - Cusip: 06367WSB0

1 Iss UI 2 for	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 3 of the TLAC Term Sheet is achieved (for other TLAC-ligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in inillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and edemption amount	regulatory capital BMO 06368B8R2 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	207873667 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated	regulatory capital BMO 06368B8W1 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 15 Liability - fair value option 14-Nov-2019 Dated
3 Go 3 A 3 A 3 A 3 A 3 A 4 B 5 A 6 A 7 A 8 Mil 9 Pa 10 A 11 O 12 Pa 13 A 14 Iss 15 red 16 Ca 17 18 B 19 20 ma 21 22 23 Ca 24 25 26 27	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 3 of the TLAC Term Sheet is achieved (for other TLAC-ligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	207873667 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
2 for	Governing law(s) of the instrument Means by which enforceability requirement of Section 3 of the TLAC Term Sheet is achieved (for other TLAC- ligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in an illions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
16 CC 17 18 19 20 ma 21 22 23 CC 24 25 26 27	Means by which enforceability requirement of Section 3 of the TLAC Term Sheet is achieved (for other TLAC-ligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A 15 Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
16 CC 17 18 19 20 ma 21 22 23 CC 24 25 26 27	Means by which enforceability requirement of Section 3 of the TLAC Term Sheet is achieved (for other TLAC-ligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	Contractual N/A N/A N/A Other TLAC instrument N/A 0.9 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	Contractual N/A N/A N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	Contractual N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
3a 13 elig	3 of the TLAC Term Sheet is achieved (for other TLAC-ligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A 0.9 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	N/A N/A N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
16 Co 17 18 19 20 ma 21 22 23 Co 24 25 26 27	Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A 0.9 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	N/A N/A N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	N/A N/A N/A Other TLAC instrument N/A Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
4 5 6 7 Ar 8 mill 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss 15 red 15 Ted	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A 0.9 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	N/A N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	N/A N/A Other TLAC instrument N/A 15 Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
6 7 Ar 8 mil 9 Pa 10 Ac 11 Or 12 Pe 13 14 Iss 14 Iss 19 20 ma 21 22 23 Cc 24 25 26 27	Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A Other TLAC instrument N/A 0.9 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	N/A Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	N/A Other TLAC instrument N/A 15 Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
7	Instrument type Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Other TLAC instrument N/A 0.9 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	Other TLAC instrument N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	Other TLAC instrument N/A 15 Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
16 Co 17 18 19 20 ma 21 22 23 Co 24 25 26 27	Amount recognised in regulatory capital (Currency in nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval	N/A 0.9 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	N/A 25 Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	N/A Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
8 mil 9 Pa 10 Ac 11 Or 12 Pe 13	Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
9 Pa 10 Ac 11 Or 12 Pe 13	Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Liability - fair value option 12-Nov-2019 Dated 12-Nov-2024 Yes At par on 12-Nov-2020	Liability - fair value option 12-Nov-2019 Dated 12-Nov-2034 Yes	Liability - fair value option 14-Nov-2019 Dated 14-Nov-2024 Yes
11 Or 12 Pe 13	Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	12-Nov-2019 Dated	12-Nov-2019 Dated 12-Nov-2034 Yes	14-Nov-2019 Dated 14-Nov-2024 Yes
12 Pe 13	Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Tated 12-Nov-2024 Yes At par on 12-Nov-2020	Dated 12-Nov-2034 Yes	Dated 14-Nov-2024 Yes
13	Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	12-Nov-2024 Yes At par on 12-Nov-2020	12-Nov-2034 Yes	14-Nov-2024 Yes
16	Optional call date, contingent call dates and	Yes At par on 12-Nov-2020	Yes	Yes
16	Optional call date, contingent call dates and	At par on 12-Nov-2020		
16			On 12-Nov-2021	At par on 14-Nov-2020
20 ma 21 22 23 Cc 24 25 26 27		M M 40, 0004		
17 18 19 20 ma 21 22 23 Cc 24 25 26 27	Subsequent call dates, if applicable Coupons/dividends	At par on May 12, 2021; November 12, 2021; May 12, 2022; November 12, 2022; May 12, 2023; November 12, 2023; May 12, 2024	On the 12th day of November of	At par on May 14, 2021; November 14, 2021; May 14, 2022; November 14, 2022; May 14, 2023; November 14, 2023; May 14, 2024
19 20 ma 21 22 23 C0 24 25 26 27	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
20 ma 21 22 23 Cc 24 25 26 27	Coupon rate and any related index	2.50%-3.00%	0.0332	2.50%-3.20%
21 22 23 Co 24 25 26 27	Existence of a dividend stopper	No	No	No
22 23 Co 24 25 26 27	Fully discretionary, partially discretionary or nandatory	Mandatory	Mandatory	Mandatory
22 23 Co 24 25 26 27	Existence of a step up or other incentive to redeem	Yes	No	Yes
24 25 26 27	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
25 26 27	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 27	If convertible, conversion trigger (s)	N/A		N/A
27	If convertible, fully or partially	N/A		N/A
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A		N/A N/A
-5 1110	If convertible, specify instrument type convertible	14// \	14/13	
29 into	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A
	Write-down feature	No		No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	own mechanism			
		Exemption from subordination	Exemption from subordination	Exemption from subordination
(sp	ype of subordination	Dori populta Danasi I.I. 1999	Davi negu te Den - 2011 1 200	Dari nasu ta Dansa (U. 1. 199)
	ype of subordination Position in subordination hierarchy in liquidation specify instrument type immediately senior to	Pari pasu to Deposit Liabilities No		Pari pasu to Deposit Liabilities No
	ype of subordination Position in subordination hierarchy in liquidation specify instrument type immediately senior to astrument)	113111		N/A
	ype of subordination Position in subordination hierarchy in liquidation specify instrument type immediately senior to estrument) Non-compliant transitioned features		IN/A	
	ype of subordination Position in subordination hierarchy in liquidation specify instrument type immediately senior to astrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	
Sup	ype of subordination Position in subordination hierarchy in liquidation specify instrument type immediately senior to estrument) Non-compliant transitioned features		N/A NIP Offering Circular - Jul 11, 20	N/A
Prid	ype of subordination Position in subordination hierarchy in liquidation specify instrument type immediately senior to astrument) Non-compliant transitioned features If yes, specify non-compliant features rospectus / Base Shelf Prospectus / Short Form	N/A		

millions	tures Of Regulatory Capital Instruments				
	s except as noted)	In alcohold in TLAC not in alcohold in	In alcohold in TLAC not in alcohold in	In alcohold in TLAC not in alcohold in	Induded in TIAC net include
			Included in TLAC not included in		
1	Issuer	regulatory capital BMO	· · ·	regulatory capital BMO	regulatory capital BMO
т	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	БІЛО	BIVIO	ымо	BIVIO
2	for private placement)	06368B8V3	06368DAC8	06368DAF1	06368DAB0
		003086873	00308DAC8	00308DAI 1	00308DAB0
		Drovings of Optonia and the	Dravings of Optonia and the	Drevines of Ontonic and the	Dravings of Ontonia and the
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	• • •	laws of Canada applicable therein	laws of Canada applicable therein
3		ulerenii	ulerelli	therein	ulerenii
20	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
		Contractual	Contractual	Contractual	Contractual
_	Regulatory treatment		1.1/2		1.1/2
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	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
		N/A		N/A	N/A
9	Par value of instrument	15			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		18-Nov-2019	
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date	14-Nov-2026		18-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 14-Nov-2020	On 15-Nov-2020	At par on 18-Nov-2020	On 19-Nov-2020
			On May 15, 2021; November		
			15, 2021; May 15, 2022;		
			November 15, 2022; May 15,		
			2023; November 15, 2023; May		
		At par on May 14, 2021;	15, 2024; November 15, 2024;		
		November 14, 2021; May 14,	May 15, 2025; November 15,		
			2025; May 15, 2026; November	At par on May 18, 2021:	
		14, 2023; November 14, 2023;	•	November 18, 2021; May 18,	
				2022; November 18, 2022; May	
			2028; November 15, 2028; May		On May 19, 2021; Novembe
16	Subsequent call dates, if applicable	14, 2025; May 14, 2026	_ · · · · · · · · · · · · · · · · · · ·	May 18, 2024	19, 2021; May 19, 2022
	Coupons/dividends	, , , , , , , , , , , , , , , , , , , ,			, , , , , ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%-4.00%		2.60%-3.00%	0.0
TO				No	No
	Existence of a dividend stopper	INO		110	
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No			
19	Fully discretionary, partially discretionary or		Mandatory	Mandatory	Mandatony
19		Mandatory	Mandatory	Mandatory	Mandatory
19 20	Fully discretionary, partially discretionary or mandatory	Mandatory	,	•	,
19 20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory Yes	No	Yes	No
19 20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory Yes Cumulative	No Cumulative	Yes Cumulative	No Cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory Yes Cumulative Non-convertible	No Cumulative Non-convertible	Yes Cumulative Non-convertible	No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary 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 Yes Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Yes Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a 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 Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative 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 Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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)	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilit
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilit No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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)	Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilit
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordinati Pari pasu to Deposit Liabilit No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilit No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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 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	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilit No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	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	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabiliti No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	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	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	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabiliti No N/A
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	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)	208101269	06368DAA2	208150146	06368DAH7
		Danis and October and the	Danie a at Oataria and the	Danie a of Ostaria and the	Danie a a Contain and the
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 30.00	Į.	USD 30.00	6.00
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			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Nov-2059		20-Nov-2059	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call data as all all all all all all all all all				
15	Optional call date, contingent call dates and	On 19-Nov-2021	At par on 20-Nov-2020	On 20-Nov-2020	At par an 22 Nay 2020
15	redemption amount	On 19-NOV-2021	At par on 20-Nov-2020	011 20-1100-2020	At par on 22-Nov-2020
					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,
			At par on May 20, 2021; November 20, 2021; May 20,		2024; May 22, 2025; November
			2022; November 20, 2022; May		22, 2025; May 22, 2026; November 22, 2026; May 22,
			20, 2023; November 20, 2023;		2027; November 22, 2027; May
16	Subsequent call dates, if applicable	On November 10 of each year	May 20, 2024	On November 20 of each year	22, 2028
		On November 19 of each year	IVIAY 20, 2024	On November 20 or each year	22, 2028
	Coupons/dividends	·		·	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 0.0408	Fixed 2.35%-3.00%	Fixed 0.0407	Fixed 2.75%-4.00%
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed	Fixed
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 0.0408	Fixed 2.35%-3.00%	Fixed 0.0407	Fixed 2.75%-4.00%
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 0.0408	Fixed 2.35%-3.00% No	Fixed 0.0407	Fixed 2.75%-4.00% No
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 0.0408	Fixed 2.35%-3.00% No Mandatory	Fixed 0.0407	Fixed 2.75%-4.00% No
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 0.0408 No Mandatory No Cumulative	Fixed 2.35%-3.00% No Mandatory Yes Cumulative	Fixed 0.0407 No Mandatory No Cumulative	Fixed 2.75%-4.00% No Mandatory Yes Cumulative
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 0.0408 No Mandatory No Cumulative Non-convertible	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible	Fixed 0.0407 No Mandatory No Cumulative Non-convertible	Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible
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 0.0408 No Mandatory No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 0.0407 No Mandatory No Cumulative Non-convertible N/A	Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 0.0407 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.75%-4.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
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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 issuer of instrument it converts into Write-down feature If write-down, write-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 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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 0.0407 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	Fixed 0.0408 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	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 No	Fixed 0.0407 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	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.35%-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	Fixed 0.0407 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.75%-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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0408 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	Fixed 2.35%-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	Fixed 0.0407 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	Fixed 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 0.0407 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.75%-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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0408 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	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 Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed 0.0407 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0408 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 - Au	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 N/A	Fixed 0.0407 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Fixed 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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 0.0408 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	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 N/A	Fixed 0.0407 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	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

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	In alcohold in TLAC and in alcohold in	In alcohol in TIAC and in alcohol in	In alcohold in TLAC matter alcohold in	In alcohol in TIAC and in alcohol in
			Included in TLAC not included in		Included in TLAC not included in regulatory capital
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	208106023	06368DAY0	06368DBJ2	06368DBH6
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	Itherein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A	N/A N/A
<u>5</u>	Eligible at solo/group/group&solo	N/A	N/A N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	USD 260.00	5.00		
10	Accounting classification Original date of issuance	Liability - fair value option 27-Nov-2019	Liability - fair value option 3-Dec-2019	Liability - fair value option 18-Dec-2019	Liability - fair value option 18-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	27-Nov-2059		18-Dec-2025	<u> </u>
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	On 27-Nov-2024	At par on 3-Dec-2020	At par on 18-Dec-2020	At par on 18-Dec-2020
				At par on June 18, 2021;	At par on June 18, 2021;
			1 '	December 18, 2021; June 18,	December 18, 2021; June 18,
			December 03, 2021; June 03, 2022; December 03, 2022; June		2022; December 18, 2022; June 18, 2023; December 18, 2023;
				June 18, 2024; December 18,	June 18, 2024; December 18,
1		On November 27 of each year	June 03, 2024	2024; June 18, 2025	2024: June 19, 2025
16	Subsequent call dates, if applicable	On November 27 or each year		2021, 04110 10, 2020	2024; June 18, 2025
	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	Fixed 4.02%	Fixed 2.35%-3.00%	Fixed 2.40%-3.00%	Fixed 2.50%-3.50%
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 4.02%	Fixed 2.35%-3.00%	Fixed 2.40%-3.00%	Fixed 2.50%-3.50%
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 4.02% No Mandatory	Fixed 2.35%-3.00% No	Fixed 2.40%-3.00% No Mandatory	Fixed 2.50%-3.50% 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 4.02% No Mandatory	Fixed 2.35%-3.00% No Mandatory Yes	Fixed 2.40%-3.00% No Mandatory Yes	Fixed 2.50%-3.50% 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 4.02% No Mandatory No Cumulative	Fixed 2.35%-3.00% No Mandatory Yes Cumulative	Fixed 2.40%-3.00% No Mandatory Yes Cumulative	Fixed 2.50%-3.50% 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 4.02% No Mandatory No Cumulative Non-convertible	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible	Fixed 2.50%-3.50% 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 4.02% No Mandatory No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 4.02% No Mandatory No Cumulative Non-convertible	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible	Fixed 2.50%-3.50% No Mandatory Yes 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 If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.50%-3.50% 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 If convertible, specify instrument type convertible	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.50%-3.50% 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	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 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	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.50%-3.50% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.50%-3.50% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.50%-3.50% 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	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.50%-3.50% 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-	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.50%-3.50% 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-down mechanism	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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	Fixed 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	Fixed 2.50%-3.50% 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.50%-3.50% 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-down mechanism	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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	Fixed 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	Fixed 2.50%-3.50% 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-down mechanism Type of subordination Position in subordination hierarchy in liquidation	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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 Exemption from subordination	Fixed 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	Fixed 2.50%-3.50% 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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	Fixed 4.02% 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	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 No	Fixed 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	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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 issuer of instrument it converts into Write-down feature If write-down, write-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 4.02% 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	Fixed 2.35%-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	Fixed 2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 4.02% 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	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 No	Fixed 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	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A	Fixed 2.35%-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	Fixed 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 N/A	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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 issuer of instrument it converts into Write-down feature If write-down, write-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 4.02% 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	Fixed 2.35%-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	Fixed 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	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A	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 Pari pasu to Deposit Liabilities No N/A N/A	Fixed 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	Fixed 2.50%-3.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
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 issuer of instrument it converts into Write-down feature If write-down, write-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 4.02% 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 Offering Circular - Jul 11, 20	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 Pari pasu to Deposit Liabilities No N/A N/A	Fixed 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 N/A N/A	Fixed 2.50%-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
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 issuer of instrument it converts into Write-down feature If write-down, write-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 4.02% 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 Offering Circular - Jul 11, 20	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 Pari pasu to Deposit Liabilities No N/A N/A	Fixed 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 N/A N/A	Fixed 2.50%-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
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 4.02% 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 Offering Circular - Jul 11, 20	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 N/A	Fixed 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 N/A N/A	Fixed 2.50%-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

	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	вмо	вмо	вмо	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DAN4	06368DBL7	06367WTD5	209220407
		Drawings of Ontonio and the	Drawings of Ontorio and the	Dravings of Ontorio and the	Drovings of Ontorio and the
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 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	Culor 12 to modulinon	Ctrior 12 to motivament	Other FERO Motivation	Curior 12 to monament
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.06	7.50	USD 5.00	25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Dec-2019			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date Issuer call subject to prior supervisory approval	18-Dec-2024 Yes	19-Dec-2025 Yes	20-Dec-2024 Yes	20-Dec-2034 Yes
14	issuer can subject to prior supervisory approval	1100	1100	100	100
	Optional call date, contingent call dates and				
15	redemption amount	On 18-Dec-2020	At par on 19-Dec-2020	On 20-Dec-2020	On 20-Dec-2021
13	Teachiption amount	011 10 000 2020	7 t pai 611 15 Bee 2020	011 20 2020	01120 000 2021
			At par on June 19, 2021;		
			December 19, 2021; June 19,	On June 20 December 20 of	
		18, 2021; June 18, 2022; December 18, 2022; June 18,	2022; December 19, 2022; June 19, 2023; December 19, 2023;	each year, beginning on	On December 20 of each year,
		2023; December 18, 2023; June		December 20, 2020 up to and	beginning on December 20,
16	Subsequent call dates, if applicable	18, 2024	2024; June 19, 2025	excluding the maturity date	2021
	Coupons/dividends			<u> </u>	
		_ · · ·		ILIVAA	l
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed 2.259/
18	Coupon rate and any related index	2.65%	2.40%-3.00%	0.023	3.25%
	Coupon rate and any related index Existence of a dividend stopper				
18	Coupon rate and any related index	2.65%	2.40%-3.00%	0.023	3.25%
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.65% No	2.40%-3.00% No	0.023 No	3.25% No
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.65% No	2.40%-3.00% No Mandatory	0.023 No	3.25% 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	2.65% No Mandatory No Cumulative	2.40%-3.00% No Mandatory Yes Cumulative	0.023 No Mandatory No Cumulative	3.25% No Mandatory No 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	No Mandatory No Cumulative Non-convertible	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible	0.023 No Mandatory No Cumulative Non-convertible	3.25% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.65% No Mandatory No Cumulative Non-convertible N/A	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	0.023 No Mandatory No Cumulative Non-convertible N/A	3.25% No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	3.25% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.25% 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	No Mandatory No Cumulative Non-convertible N/A N/A	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	3.25% 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 If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	3.25% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.40%-3.00% No Mandatory Yes 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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	2.40%-3.00% No Mandatory Yes 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 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.40%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	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, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	2.40%-3.00% No Mandatory Yes 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	2.40%-3.00% No Mandatory Yes 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	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, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	2.40%-3.00% No Mandatory Yes 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	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, 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	2.40%-3.00% No Mandatory Yes 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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	2.40%-3.00% 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 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	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 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
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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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 No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	No Mandatory No 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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 Po Exemption from subordination Pari pasu to Deposit Liabilities No	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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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 Pari pasu to Deposit Liabilities	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 No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	No Mandatory No 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No	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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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 Po Exemption from subordination Pari pasu to Deposit Liabilities No	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	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 Pari pasu to Deposit Liabilities No N/A N/A	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 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	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	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 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	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 Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	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	2.40%-3.00% 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	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	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 Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug
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 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	2.40%-3.00% 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 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 N/A N/A N/A USD Prospectus Supplement - S	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. 328, 2019
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	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	2.40%-3.00% 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 N/A	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	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 Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug

	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2		06368DBY9	06367WTR4	06368DCB8	06368DBM5
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	1	therein	therein
	Means by which enforceability requirement of Section				
3a	13 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
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	1.06	USD 20.00	2.02	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	27-Dec-2019	· · · · · · · · · · · · · · · · · · ·	·	
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date	27-Dec-2025			
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 27-Dec-2020	On 27-Dec-2022	At par on 30-Dec-2020	At par on 2-Jan-2021
15	redemption amount	At par 01121-000-2020	01121-000-2022	At par 011 30-DCC-2020	At par on 2-bar-2021
16		At par on June 27, 2021; December 27, 2021; June 27, 2022; December 27, 2022; June 27, 2023; December 27, 2023; June 27, 2024; December 27, 2024; June 27, 2025		At par on June 30, 2021; December 30, 2021; June 30, 2022; December 30, 2022; June 30, 2023; December 30, 2023; June 30, 2024	At par on July 02, 2021; January 02, 2022; July 02, 2022; January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.50%-3.00%		2.70%-3.00%	2.65%-4.00%
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	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
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No		No No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial		1		<u> </u>
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
34a	Position in subordination hierarchy in liquidation	Exemption from Suborullation	Exemplion from Suborullation	LACITION TOTAL SUDDICATION	Exemplion from Subordination
	(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
37	If yes, specify non-compliant features	N/A		N/A	N/A
		IN/C		IN/A	
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/Δ	N/A	N/Δ
	Supplement to Base Shelf Prospectus (if applicable)	N/A		N/A	N/A
	The state of the s	<u>N/A</u>	USD Prospectus Supplement - S	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DBY9	Final Terms - Cusip: 06367WTR4	Final Terms - Cusip: 06368DCB8	Final Terms - Cusip: 06368DBM5

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC net included in	In alcohold in TLAC not in alcohold in	In alredo d in TIAC not in alredo d in	Induded in TLAC not included in
			Included in TLAC not included in		
1	Tanana .	regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DCC6	210229116	210658041	06368DCW2
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
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
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in		L.,,	N 1/A	L
		N/A		N/A	N/A
9	Par value of instrument		USD 50.00	USD 50.00	0.50
10 11	Accounting classification Original date of issuance	Liability - fair value option 10-Jan-2020	Liability - fair value option 15-Jan-2020	Liability - fair value option 22-Jan-2020	Liability - fair value option 31-Jan-2020
12	Perpetual or dated	Dated	!	Dated 22-Jan-2020	Dated
13	Original maturity date	10-Jan-2027			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issue: can subject to prior supervisory approval		1.50		1.55
15	Optional call date, contingent call dates and	At par on 10, Ian 2021	On 15, Jan 2021	On 22 Ion 2021	At par on 21, Jan 2021
15	redemption amount	At par on 10-Jan-2021	On 15-Jan-2021	On 22-Jan-2021	At par on 31-Jan-2021
16	Subsequent call dates, if applicable Coupons/dividends	At par on July 10, 2021; January 10, 2022; July 10, 2022; January 10, 2023; July 10, 2023; January 10, 2024; July 10, 2024; January 10, 2025; July 10, 2025; January 10, 2026; July 10, 2026		On January 22 of each year	At par on July 31, 2021; January 31, 2022; July 31, 2022; January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.80%-4.00%	3.85%	3.80%	2.35%-3.00%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
		Mandatory	,	Mandatory	Mandatory
21	• •	Yes		No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible N/A	Non-convertible N/A
24	If convertible, conversion trigger (s)	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
27	If convertible, mandatory or optional conversion	N/A		N/A	N/A
	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
		N/A		N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
	down mechanism	Examplian from subardination	Exemption from subordination	Examplian from subardination	Evomption from subardination
34a	Type of subordination Position in subordination hierarchy in liquidation	Exemption from subordination	Lyembiion ilom sapolalustion	Exemption from subordination	Exemption from subordination
	(specify instrument type immediately senior to				
35	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	<u> </u>	No	No
37	If yes, specify non-compliant features	N/A	<u> </u>	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
			, , , , , , , , , , , , , , , , , , , ,	NIP Prospectus Supplement - Aug	
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Au		N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DCC6	<u>Final Terms - Cusip: 210229116</u>	<u>Final Terms - Cusip: 210658041</u>	Final Terms - Cusip: 06368DCW2

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	In alcohol in TIAC and in alcohol in	In alcohol in TLAC and in alcohol in	In alcohol in TIAC and in alcohol in	In alcohol in TIAC and in alcohol in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DCX0	06368DCS1	06367WWJ8	06367WWA7
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	D1/A	N1/0	DI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	Liability - fair value option	USD 2.50 Liability - fair value option	USD 50.00 Liability - fair value option	USD 10.00 Liability - fair value option
11	Original date of issuance	31-Jan-2020			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	31-Jan-2026	+	+	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Ontional call data continues to all datas and				
15	Optional call date, contingent call dates and redemption amount	At par on 31-Jan-2021	At par on 4-Feb-2021	N/A	At par on 18-Aug-2020
15	reactification amount	7 k par 611 611 6411 2621	74 par 6114 1 65 262 1	1973	7 t par on 10 7 tag 2020
		At par on July 31, 2021; January			
		1			
		31, 2022; July 31, 2022;			At par on February 18, May 18,
		January 31, 2023; July 31,			August 18 and November 18 of
		January 31, 2023; July 31, 2023; January 31, 2024; July	At par on August 04, 2021;		August 18 and November 18 of each year, commencing August
16	Subsequent call dates, if applicable	January 31, 2023; July 31,	February 04, 2022; August 04,	N/A	August 18 and November 18 of
16	Subsequent call dates, if applicable Coupons/dividends	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025;	February 04, 2022; August 04,	N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the
17	Coupons/dividends Fixed or floating dividend/coupon	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed	February 04, 2022; August 04, 2022; February 04, 2023; Fixed	Fixed-Floating	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00%	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50%	Fixed-Floating 0.0205	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed 2.60%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed	February 04, 2022; August 04, 2022; February 04, 2023; Fixed	Fixed-Floating	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed
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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No	Fixed-Floating 0.0205	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed 2.60% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00%	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50%	Fixed-Floating 0.0205	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes	Fixed-Floating 0.0205 No Mandatory No	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed 2.60% 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative	Fixed-Floating 0.0205 No Mandatory No Cumulative	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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)	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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 If convertible, specify instrument type convertible	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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, mandatory or optional conversion If convertible, specify instrument type convertible into	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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, mandatory or optional conversion If convertible, specify instrument type convertible into	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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-	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A 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-down mechanism Type of subordination	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 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	Fixed-Floating 0.0205 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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
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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-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	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 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	Fixed-Floating 0.0205 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	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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
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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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-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	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 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	Fixed-Floating 0.0205 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	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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
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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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	February 04, 2022; August 04, 2022; February 04, 2023; 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 N/A N/A N/A NO N/A NO Pari pasu to Deposit Liabilities No N/A N/A	Fixed-Floating 0.0205 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	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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 N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	February 04, 2022; August 04, 2022; February 04, 2023; 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 Pari pasu to Deposit Liabilities No N/A N/A	Fixed-Floating 0.0205 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	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date 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 N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, 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 Supplement to Base Shelf Prospectus (if applicable)	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	February 04, 2022; August 04, 2022; February 04, 2023; 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 N/A N/A N/A NO N/A NO Pari pasu to Deposit Liabilities No N/A N/A	Fixed-Floating 0.0205 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	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025 Fixed 2.60%-3.00% No Mandatory Yes Cumulative Non-convertible N/A	February 04, 2022; August 04, 2022; February 04, 2023; 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 N/A N/A N/A NO N/A NO Pari pasu to Deposit Liabilities No N/A N/A	Fixed-Floating 0.0205 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	August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date Fixed 2.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2	for private placement)	06367WWB5	06368DDX9	06368DDW1	06368DDU5
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 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		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 13.00	20.00		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	· · · · · · · · · · · · · · · · · · ·		
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-2025			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
•	The state of the s				
	Optional call date, contingent call dates and				
15		At par on 19-Feb-2021	At par on 21-Feb-2021	At par on 27-Aug-2020	At par on 28-Aug-2020
16		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	2024; August 21, 2024; February 21, 2025; August 21, 2025; February 21, 2026;	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	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%			1.80%-2.00%
19	Existence of a dividend stopper	No	-	No	No
	Fully discretionary, partially discretionary or	110			
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	If convertible, specify instrument type convertible into				
29	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
31	If write-down, write-down trigger (s)		140		140
32	If write-down, full or partial				1
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Jau	Position in subordination hierarchy in liquidation		= Nompaon nom odbordination	ZAGINPAGN NOM GABOTAMATION	
	(specify instrument type immediately senior to				
35	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	A1/A	N/A	N/A	N/A
		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

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2	for private placement)	06368DEE0	06367WWM1	06368DEC4	06368DED2
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 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		Cure 12 to menomen		Carles 12 to mearament
8		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.542	USD 5.00		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		·	
12	Perpetual or dated	Dated	Dated	Dated 4 Mai 2020	Dated
13	Original maturity date	28-Feb-2023	Į.	4-Mar-2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issue: can subject to prior supervisory approval		1.55		1.55
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 20-Feb-2021	At par on 28-Aug-2020	At par 011 4-101a1-2020	At par on 11-Mar-2021
16	Subsequent call dates, if applicable Coupons/dividends	At par on August 28, 2021; February 28, 2022; August 28, 2022	At par on February 28 and August 28 of each year, commencing August 28, 2020	At par on September 04, 2021; March 04, 2022; September 04, 2022; March 04, 2023; September 04, 2023; March 04, 2024; September 04, 2024; March 04, 2025; September 04, 2025	March 11, 2022; September 11, 2022; March 11, 2023;
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%-2.00%		2.20%-2.50%	2.00%-2.30%
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	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
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to	Davingson D	Davingson D	Desired B. W. C. W.	Davin sand D
35	instrument)	·		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	NI/A	N/A	NI/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	a series de la series (la application)	N/A	USD Prospectus Supplement - S	IN/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DEE0	Final Terms - Cusip: 06367WWM1	Final Terms - Cusip: 06368DEC4	Final Terms - Cusip: 06368DED2

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2		213347055	06367WXF5	06367WXH1	06368DEP5
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 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	Cher 12/10 instrainent	CHELLET LETTO HISTIGHICH	Circi 12/10 instrainent	Other TEXO Instrument
8		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 100.00	USD 20.00	USD 25.00	5.000
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			
12	Perpetual or dated	Dated	Dated 15 Mar 2020	Dated	Dated
13	Original maturity date	12-Mar-2060		<u> </u>	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issuer cuit subject to prior supervisory approvu				
	Ontional call data, contingent call dates and				
1 7 5	Optional call date, contingent call dates and	12 Mar 2020	At nor on 12 Con 2020	At nor on 16 Con 2020	At nor on 17 Mar 2021
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
18	Coupon rate and any related index	Zero coupon, 3.50% accrual rate			
19	Existence of a dividend stopper	No	!	No	No 0.0222
13	Fully discretionary, partially discretionary or				
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
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 If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A	N/A
	into Write-down feature	N/A	N/A	N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
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	p	p	p	
	(specify instrument type immediately senior to				
35	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
		NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	USD Prospectus Supplement - Sep	IN/ C	
	Supplement to Base Shelf Prospectus (if applicable)	28, 2019	23 18	USD Prospectus Supplement - S	N/A
	Pricing Supplement (if applicable)	<u>Final Terms - Cusip: 213347055</u>	Final Terms - Cusip: 06367WXF5	Final Terms - Cusip: 06367WXH1	Final Terms - Cusip: 06368DEP5

/¢ million	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	213729462	213729519	213318497	06368DEV2
		Province of Ontario and the		Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein		laws of Canada applicable therein	laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section		mereni	uierein	unerenn
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	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				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument Accounting classification	USD 20.00 Liability - fair value option	USD 50.00 Liability - fair value option	USD 150.00 Liability - fair value option	31.67 Liability - fair value option
11	Original date of issuance	17-Mar-2020		· ·	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	17-Mar-2060			
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, commencing March 17, 2021 up	March 18 of each year,	March 23, 2022; September 23, 2022: March 23, 2023:
		to and excluding the maturity		to and excluding the maturity	September 23, 2023; March 23,
16	Subsequent call dates, if applicable	date	date	date	2024; September 23, 2024
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.43% accrual rate		
19	· · · · · · · · · · · · · · · · · · ·	1 ,		•	
	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20		No Mandatory		Mandatory	Mandatory
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20 21 22	Fully discretionary, partially discretionary or mandatory		Mandatory		
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No Cumulative	Mandatory No	Mandatory No
21 22 23 24	Fully discretionary, partially discretionary 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 No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a 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 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
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative 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	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a 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 No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A 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	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 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
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If 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 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
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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 N/A N/A	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 N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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 N/A N/A	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 N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A 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 N/A N/A	Mandatory No Cumulative Non-convertible N/A 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 N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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 N/A N/A N/A N/A	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 N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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)	Mandatory No 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 Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible 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 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 N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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 Pri pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	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	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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	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 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 Pari pasu to Deposit Liabilities No N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	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	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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up 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	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	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	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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up 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	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	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	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	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
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	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	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 - Au	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	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

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	lead about TIAC and the dead to	lead additional and the second additional ad	lead and the TIAC and the dead to	lead about TIAC and to deal to
					Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			DIVIO	D.W.O
2	for private placement)	06368DFL3	06367WYB3	06368DEW0	215650740
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
	Means by which enforceability requirement of Section	unorom.		anorom -	anorom .
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A	N/A N/A
5 6	Eligible at solo/group/group&solo	N/A	N/A N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	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 15.00		USD 120.00
10	Accounting classification Original date of issuance	Liability - fair value option 23-Mar-2020	Liability - fair value option 24-Mar-2020	Liability - fair value option 26-Mar-2020	Liability - fair value option 28-Apr-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Mar-2028			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and	At	At many 2011 2000	At 00 M	00 A
15	redemption amount	At par on 23-Mar-2021	At par on 24-Jun-2020	At par on 26-Mar-2021	28-Apr-2025
		At par on September 23, 2021;			
		March 23, 2022; September 23,			
		2022; March 23, 2023;			
		September 23, 2023; March 23,	At many and Many house Od	A O	
		2024; September 23, 2024;			
			1 .	At par on September 26, 2021;	April 28 in each year
		March 23, 2025; September 23,	September 24 and December	March 26, 2022; September 26,	1 .
		March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23,	September 24 and December 24 of each year, commencing June 24, 2020 up to and	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26,	commencing April 28, 2025 up to and excluding the maturity
16	Subsequent call dates, if applicable	March 23, 2025; September 23, 2025; March 23, 2026;	September 24 and December 24 of each year, commencing	March 26, 2022; September 26, 2022; March 26, 2023;	commencing April 28, 2025 up
	Coupons/dividends	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024	commencing April 28, 2025 up to and excluding the maturity date
16 17 18		March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23,	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed	commencing April 28, 2025 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed	commencing April 28, 2025 up to and excluding the maturity date Fixed
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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate
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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25%	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11%	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate
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 Existence of a step up or other incentive to redeem	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 If convertible, mandatory or optional conversion	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 If convertible, specify instrument type convertible	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed Z.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed Z.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed Z.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed Z.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed Z.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed Z.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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, 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing April 28, 2025 up to and excluding the maturity date Fixed 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 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	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing April 28, 2025 up to and excluding the maturity date Fixed 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 Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 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/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing April 28, 2025 up to and excluding the maturity date Fixed 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
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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 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/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing April 28, 2025 up to and excluding the maturity date Fixed 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
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 issuer of instrument it converts into Write-down feature If write-down, write-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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed O.0235 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	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing April 28, 2025 up to and excluding the maturity date Fixed 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
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, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed 0.0235 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% 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	commencing April 28, 2025 up to and excluding the maturity date Fixed Zero coupon, 4.00% accrual rate 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 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 Supplement to Base Shelf Prospectus (if applicable)	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed O.0235 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	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed Fixed 2.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing April 28, 2025 up to and excluding the maturity date Fixed 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027 Fixed O.0235 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	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date Fixed 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	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 Fixed 2.11% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing April 28, 2025 up to and excluding the maturity date Fixed 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

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	In alcohol in TIAC and in alcohol in	In alread in TLAC and in alread in	In alcohol in TIAC and in alcohol in	In alcohold in TLAC and in alcohold at in
			Included in TLAC not included in		
	Tanana	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)	216803825	216847890	06368DGE8	06368DGF5
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 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	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 40.00	50.00	10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-May-2020		i	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	4-May-2060			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	44320	5-May-21	At par on 20-May-2021	At par on 21-May-2021
16	Subsequent call dates, if applicable Coupons/dividends	1		May 20, 2026; November 20, 2026; May 20, 2027; November	May 21, 2022; November 21, 2022; May 21, 2023; November
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.70% accrual rate		2.10%-2.60%
19	Existence of a dividend stopper	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	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
	into If convertible, specify issuer of instrument it converts				
		N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to				
	instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11 2019	NIP Prospectus - July 11, 2019	N/A	N/A
		NIP Prospectus Supplement - Aug	NIP Prospectus Supplement - Aug	- 	
	Supplement to Base Shelf Prospectus (if applicable)	28, 2019		N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 216803825	<u>Final Terms - Cusip: 216847890</u>	Final Terms - Cusip: 06368DGE8	Final Terms - Cusip: 06368DGF5

	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)	218004423	06368DGL2	06367WL35	218051375
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	Itherein	therein	therein	therein
	Means by which enforceability requirement of Section	in ordin			
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	55.00	Į.	USD 3.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-May-2020		·	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	26-May-2035		29-Nov-2023	1
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-May-2021	At par on 29-May-2021	At par on 29-May-2021	44349
			At par on November 29, 2021;		
			May 29, 2022; November 29,		
			2022; May 29, 2023;		
		At a sa Mass OO is a sale sale	November 29, 2023; May 29,		
		At par May 26 in each year, commencing on May 26, 2021	2024; November 29, 2024; May 29, 2025; November 29, 2025;	At par on each May 29 and	June 2 in each year, commencing on June 2, 2021
				November 29 of each year,	up to and excluding the maturity
			1 -		1-1
16	Subsequent call dates, if applicable	date	2026	commencing on May 29, 2021.	date
	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	Fixed 0.0278	Fixed 2.00%-2.50%	Fixed 1.00% - 2.00%	Fixed Zero coupon, 3.71% accrual rate
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed	
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 0.0278	Fixed 2.00%-2.50% No	Fixed 1.00% - 2.00% No	Fixed Zero coupon, 3.71% accrual rate No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 0.0278	Fixed 2.00%-2.50%	Fixed 1.00% - 2.00%	Fixed Zero coupon, 3.71% accrual rate
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 0.0278 No Mandatory	Fixed 2.00%-2.50% No Mandatory	Fixed 1.00% - 2.00% No Mandatory	Fixed Zero coupon, 3.71% accrual rate No Mandatory
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 Existence of a step up or other incentive to redeem	Fixed 0.0278 No Mandatory No	Fixed 2.00%-2.50% No Mandatory Yes	Fixed 1.00% - 2.00% No Mandatory Yes	Fixed Zero coupon, 3.71% accrual rate No Mandatory 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 0.0278 No Mandatory	Fixed 2.00%-2.50% No Mandatory Yes Cumulative	Fixed 1.00% - 2.00% No Mandatory	Fixed Zero coupon, 3.71% accrual rate 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	Fixed 0.0278 No Mandatory No Cumulative	Fixed 2.00%-2.50% No Mandatory Yes Cumulative	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative	Fixed Zero coupon, 3.71% accrual rate No Mandatory No Cumulative
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	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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 If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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 If convertible, specify instrument type convertible	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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, mandatory or optional conversion If convertible, 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 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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)	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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, 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	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.71% accrual rate 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.00%-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	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 3.71% accrual rate 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, 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)	Fixed 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 1.00% - 2.00% 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 Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	Fixed 0.0278 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	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0278 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 1.00% - 2.00% 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 Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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 issuer of instrument it converts into Write-down feature If write-down, write-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 0.0278 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	Fixed 2.00%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 1.00% - 2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0278 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	Fixed 2.00%-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 N/A N/A	Fixed 1.00% - 2.00% 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	Fixed Zero coupon, 3.71% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0278 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	Fixed 2.00%-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 N/A N/A	Fixed 1.00% - 2.00% 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	Fixed Zero coupon, 3.71% 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 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 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	Fixed 0.0278 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 Offering Circular - Jul 11, 20	Fixed 2.00%-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 Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.00% - 2.00% 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 V/A V/A	Fixed Zero coupon, 3.71% 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 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0278 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	Fixed 2.00%-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 Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.00% - 2.00% 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	Fixed Zero coupon, 3.71% 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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 0.0278 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 Offering Circular - Jul 11, 20	Fixed 2.00%-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 Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.00% - 2.00% 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 V/A V/A	Fixed Zero coupon, 3.71% 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 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 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 0.0278 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 Offering Circular - Jul 11, 20 NIP Prospectus Supplement - Au	Fixed 2.00%-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 1.00% - 2.00% 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 V/A V/A	Fixed Zero coupon, 3.71% 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 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
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2		217447976	218587763	218741037	06368DGQ1
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein		therein	therein
	Means by which enforceability requirement of Section				
3a	13 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
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8		N/A	N/A	N/A	N/A
9	Par value of instrument	USD 65.00	USD 50.00	USD 50.00	25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3-Jun-2020	<u> </u>	·	,
12	Perpetual or dated	Dated	•	Dated	Dated
13	Original maturity date	3-Jun-2060			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	45811	44356	44357	At par on 11-June-2021
16	Subsequent call dates, if applicable Coupons/dividends	June 3 in each year, commencing on June 3, 2025 up to and excluding the maturity date	up to and excluding the maturity	June 10 in each year, commencing on June 10, 2021 up to and excluding the maturity date	At par on December 11, 2021; June 11, 2022; December 11, 2022; June 11, 2023; December 11, 2023; June 11, 2024; December 11, 2024; June 11, 2025; December 11, 2025; June 11, 2026; December 11, 2026; June 11, 2027; December 11, 2027; June 11, 2028; December 11, 2028; June 11, 2029; December 11, 2029
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.60% accrual rate		
19	Existence of a dividend stopper	No		No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	• •	No		No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A	N/A
25	If convertible, fully or partially	N/A	.	N/A	N/A
26	If convertible, conversion rate	N/A		N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	N/A	N/A	N/A	N/A
	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	The state of the s	,	The state of the s	, and the state of
_	(specify instrument type immediately senior to				
35	instrument)	<u> </u>	<u> </u>	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No		No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	p	•	NIP Prospectus - July 11, 2019	•	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 217447976	<u>Final Terms - Cusip: 218587763</u>	Final Terms - Cusip: 218741037	Final Terms - Cusip: 06368DGQ1

	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)	06368DGR9	06368DGM0	06368DGT5	06367WP64
		Durania are of Outrain and the	Duration of Outside and the	Drawings of Outside and the	Durating of Outpris and the
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A N/A	N/A N/A	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				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5.00			USD 3.00
10	Accounting classification Original date of issuance	Liability - fair value option 15-Jun-2020	Liability - fair value option 19-Jun-2020	Liability - fair value option 19-Jun-2020	Liability - fair value option 19-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2023	<u> </u>		
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 15-June-2021	At par on 19-June-2021	At par on 19-June-2021	At par on 19-June-2021
				At par on December 19, 2021;	
				June 19, 2022; December 19,	
				2022; June 19, 2023; December 19, 2023; June 19,	
				2024; December 19, 2024; June	
				19, 2025; December 19, 2025;	
			1 .	June 19, 2026; December 19,	
		At par on December 15, 2021;	June 19, 2022; December 19, 2022; June 19, 2023;	2026; June 19, 2027; December 19, 2027; June 19, 2028;	At par on each June 19 and
		1 .		1	· ·
16	Subsequent call dates, if applicable	June 15, 2022; December 15, 2021, 2022		December 19, 2028; June 19, 2029; December 19, 2029	December 19 of each year, commencing on June 19, 2021.
	Coupons/dividends	June 15, 2022; December 15, 2022	December 19, 2023; June 19, 2024; December 19, 2024	December 19, 2028; June 19, 2029; December 19, 2029	December 19 of each year, commencing on June 19, 2021.
17	Coupons/dividends Fixed or floating dividend/coupon	June 15, 2022; December 15, 2022 Fixed	December 19, 2023; June 19, 2024; December 19, 2024 Fixed	December 19, 2028; June 19, 2029; December 19, 2029 Fixed	December 19 of each year, commencing on June 19, 2021. Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40%	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93%	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15%	December 19 of each year, commencing on June 19, 2021. Fixed 1.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	June 15, 2022; December 15, 2022 Fixed	December 19, 2023; June 19, 2024; December 19, 2024 Fixed	December 19, 2028; June 19, 2029; December 19, 2029 Fixed	December 19 of each year, commencing on June 19, 2021. Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40%	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93%	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15%	December 19 of each year, commencing on June 19, 2021. Fixed 1.50%
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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93%	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No Mandatory Yes	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% No Mandatory	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No Mandatory	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No Mandatory Yes Cumulative	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% No Mandatory No Cumulative	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No Mandatory No Cumulative	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No Mandatory Yes Cumulative Non-convertible	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% No Mandatory No Cumulative Non-convertible	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No Mandatory No Cumulative Non-convertible	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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)	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No Mandatory Yes Cumulative Non-convertible N/A	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No Mandatory Yes Cumulative Non-convertible	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No Mandatory No Cumulative Non-convertible	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No Mandatory Yes Cumulative Non-convertible N/A N/A	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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 If convertible, specify instrument type convertible	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% No Mandatory No Cumulative Non-convertible 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, fully or partially If convertible, onversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% 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	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% 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	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% 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	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, onversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% 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	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% 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	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% 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	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	June 15, 2022; December 15, 2022 Fixed 1.20%-1.40% 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 N/A	December 19, 2023; June 19, 2024; December 19, 2024 Fixed 1.93% 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	December 19, 2028; June 19, 2029; December 19, 2029 Fixed 2.15% 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 N/A	December 19 of each year, commencing on June 19, 2021. Fixed 1.50% 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 NO V/A USD Prospectus Supplement - Sep 23 18

AS POLITION	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WM42	06368DGW8	06367WQ22	06367WT60
		5	D : (0 : 11	5	D : (0 : 14
		Province of Ontario and the laws of Canada applicable	1	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	1	therein	therein
	Means by which enforceability requirement of Section				
3a	13 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
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 19.40		USD 5.00	USD 25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Jun-2020			29-Jun-2020
12	Perpetual or dated	Dated 10 Doc 2022	<u> </u>	Dated 26 Jun 2024	Dated 20 Jun 2022
13 14	Original maturity date Issuer call subject to prior supervisory approval	19-Dec-2023 Yes	24-Jun-2030 Yes	26-Jun-2024 Yes	29-Jun-2022 Yes
1	issuer can subject to prior supervisory approval				
	Optional call date, contingent call dates and				
15	redemption amount	At par on 19-June-2022	At par on 24-June-2021	At par on 26-June-2022	N/A
			At par on December 24, 2021;		
			June 24, 2022; December 24, 2022; June 24, 2023;		
			December 24, 2023; June 24,		
			2024; December 24, 2024; June		
			24, 2025; December 24, 2025; June 24, 2026; December 24,		
			2026; June 24, 2027; December		
		At par on each June 19 and Dec	24, 2027; June 24, 2028;	At par on each June 26 and Dec	
16	Subsequent call dates, if applicable	19 of each year, commencing on June 19, 2022.	December 24, 2028; June 24, 2029; December 24, 2029	26 of each year, commencing on June 26, 2022.	N/A
10	Coupons/dividends	011 3 0110 13, 2022.	2023, December 24, 2023	011 04110 20, 2022.	IV/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to Floating Rate
18	Coupon rate and any related index	1.00% - 1.75%	2.10%-2.50%	1.00% - 1.50%	0.90%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	,	,	,	,	,
21	Existence of a step up or other incentive to redeem	Yes	Yes	lv	
22	Noncumulative or cumulative		i	Yes	No
23	Convertible or non convertible	Cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible If convertible conversion trigger (s)	Non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially		Non-convertible N/A	Cumulative	Cumulative
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	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
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	Non-convertible N/A N/A N/A	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	Cumulative Non-convertible 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 N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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
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 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	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
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)	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 N/A	Cumulative Non-convertible N/A 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	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A 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 Type of subordination	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 N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 Type of subordination Position in subordination hierarchy in liquidation	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	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 N/A Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities 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 instrument type immediately senior to instrument)	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	Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	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	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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 N/A Pari pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	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	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	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
25 26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - S	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	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 USD Prospectus Supplement - Sep 23 18	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 23 18

	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)	06368DHA5	06368DGZ1	06367WU68	06368DHD9
		Duraning as of Outside and the	Durania and the	Drawings of Outside and the	Duraning of Outside and the
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment			21/2	
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
5	Post-transitional Basel III rules 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	10.2		USD 3.00	0.832
10	Accounting classification Original date of issuance	Liability - fair value option 2-Jul-2020	Liability - fair value option 2-Jul-2020	Liability - fair value option 9-Jul-2020	Liability - fair value option 7-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated 9-Jul-2020	Dated
13	Original maturity date	2-Jul-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 2-July-2021	44379	At par on 9-July-2021	At par on 7-July-2021
			January 02, 2022; July 02,		
			2022; January 02, 2023; July		
		At par on January 02, 2022; July			
		•	January 02, 2024; July 02, 2024; January 02, 2025; July		
		January 02, 2024; July 02,	02, 2025;		
		2024; January 02, 2025; July	January 02, 2026; July 02,		
		•	2026; January 02, 2027; July		At 2 2 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2
		July 02, 2026; January 02,	02, 2027;		At par on January 07, 2022; July
		2027: July 02 2027: January	January 02, 2028: July 02	At par on each January 9 and	
		2027; July 02, 2027; January 02, 2028; July 02, 2028;	1	At par on each January 9 and July 9 of each year,	07, 2022; January 07, 2023;
		02, 2028; July 02, 2028; January 02, 2029; July 02,	2028; January 02, 2029; July 02, 2029;	July 9 of each year, commencing on January 9,	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07,
16	Subsequent call dates, if applicable	02, 2028; July 02, 2028;	2028; January 02, 2029; July	July 9 of each year,	07, 2022; January 07, 2023; July 07, 2023;
	Coupons/dividends	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030	2028; January 02, 2029; July 02, 2029; January 02, 2030	July 9 of each year, commencing on January 9, 2021.	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025
16 17 18		02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed	July 9 of each year, commencing on January 9, 2021. Fixed	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07,
17	Coupons/dividends Fixed or floating dividend/coupon	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed	2028; January 02, 2029; July 02, 2029; January 02, 2030	July 9 of each year, commencing on January 9, 2021. Fixed	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed
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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90%	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate	July 9 of each year, commencing on January 9, 2021. Fixed 0.01	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate	July 9 of each year, commencing on January 9, 2021. Fixed 0.01	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65%
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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory
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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative
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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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 If convertible, conversion rate If convertible, mandatory or optional conversion	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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 If convertible, specify instrument type convertible	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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, mandatory or optional conversion If convertible, specify instrument type convertible into	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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-	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible 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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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
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 issuer of instrument it converts into Write-down feature If write-down, write-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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% 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	July 9 of each year, commencing on January 9, 2021. Fixed O.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	O7, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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
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 issuer of instrument it converts into Write-down feature If write-down, write-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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% 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	July 9 of each year, commencing on January 9, 2021. Fixed O.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	O7, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% 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	July 9 of each year, commencing on January 9, 2021. Fixed O.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	O7, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% 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/	July 9 of each year, commencing on January 9, 2021. Fixed O.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% 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	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% 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/	July 9 of each year, commencing on January 9, 2021. Fixed O.01 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO 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 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	02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed 1.90% 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	2028; January 02, 2029; July 02, 2029; January 02, 2030 Fixed Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A	July 9 of each year, commencing on January 9, 2021. Fixed 0.01 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 N/A USD Prospectus Supplement - Sep 23 18	07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025 Fixed 1.20-1.65% 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 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
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BIVIO	BIVIO	BIVIO
2		220014908	220051676	220484181	06368DHF4
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section				
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-				
	eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	L./.	N 1/A	.
	, , , , , , , , , , , , , , , , , , , ,	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	USD 50.00	Lightlity foir value ention
10 11	Accounting classification Original date of issuance	Liability - fair value option 8-Jul-2020	Liability - fair value option 9-Jul-2020	Liability - fair value option 15-Jul-2020	Liability - fair value option 17-Jul-2020
12	Perpetual or dated	Dated 8-Jul-2020	Dated 9-Jul-2020	Dated 15-Jul-2020	Dated
13	Original maturity date	8-Jul-2060			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
14	issuer can subject to prior supervisory approval	103	103	103	103
	Optional call date, contingent call dates and	44005	44000	44000	47.11.0004
15	redemption amount	44385	44386	44392	At par on 17-July-2021
16	Subsequent call dates, if applicable Coupons/dividends	July 8 in each year, commencing on July 8, 2021 up to and excluding the maturity date	July 9 in each year, commencing on July 9, 2021 up to and excluding the maturity date	July 15 in each year, commencing on July 15, 2021 up to and excluding the maturity date	17, 2022; January 17, 2023; July 17, 2023; January 17, 2024; July 17, 2024; January 17, 2025; July 17, 2025; January 17, 2026; July 17, 2026; January 17, 2027; July 17, 2027; January 17, 2028; July 17, 2028; January 17, 2029; July 17, 2029; January 17, 2030; July 17, 2030; January 17, 2031; July 17, 2031; January 17, 2032
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.27% accrual rate	Zero coupon, 3.28% accrual rate	Zero coupon, 3.19% accrual rate	1.60-3.00%
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	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	· · · · · ·	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)	<u> -</u>	1	 	1
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation				
	(specify instrument type immediately senior to				
35	instrument)	· · · · · · · · · · · · · · · · · · ·		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		NID D		
	- <u>r</u>	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	IN/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug	NID Decorporation On the control of	NID Drossession On the Control	N/A
		<u>28, 2019</u>	NIP Prospectus Supplement - Au	INIP Prospectus Supplement - Au	<u>N/A</u>
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676	Final Terms - Cusip: 220484181	Final Terms - Cusip: 06368DHF4

	tures Of Regulatory Capital Instruments sexcept as noted)			
		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
2	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		06368DHK3	06368DHP2
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section			
3a	13 of 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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Jul-2020		<u> </u>
12 13	Perpetual or dated Original maturity date	Dated 20-Jul-2026	Dated 21-Jul-2030	Dated 21-Jul-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 20-July-2021	At par on 21-July-2021	At par on 21-July-2021
16	Subsequent call dates, if applicable Coupons/dividends	20, 2022; January 20, 2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026	At par on January 21, 2022; July 21, 2022; January 21, 2023; July 21, 2023; July 21, 2023; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030	At par on January 21, 2022; July 21, 2022; January 21, 2023; July 21, 2023; July 21, 2023; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	No 1.67%	1.75-2.20% No	2.00% No
19	Fully discretionary, partially discretionary or	INO	INO	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Consolitativa	Yes	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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 If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A N/A	<u>N/A</u> <u>N/A</u>	<u>N/A</u> <u>N/A</u>
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DHJ6	Final Terms - Cusip: 06368DHK3	Final Terms - Cusip: 06368DHP2

	s except as noted)		harata - a	had all the work of the state of
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220886930	220934209	06368DHL1
3		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
<u> </u>	Means by which enforceability requirement of Section	or Cariada applicable triereiri	or Cariada applicable trieren	or Cariada applicable trierein
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-			
		Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	1	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	9.10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Jul-2020	27-Jul-2020	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Jul-2060		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	44401	44404	At par on 30-July-2021
				At par on January 30, 2022; July
16	Subsequent call dates, if applicable	July 24 in each year, commencing on July 24, 2021 up to and excluding the maturity date	July 27 in each year, commencing on July 27, 2021 up to and excluding the maturity date	
	Subsequent call dates, if applicable Coupons/dividends	on July 24, 2021 up to and excluding the maturity date	on July 27, 2021 up to and excluding the maturity date	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025
17	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	on July 24, 2021 up to and excluding the maturity date Fixed	on July 27, 2021 up to and excluding the maturity date Fixed	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed
17 18	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed
17	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	on July 24, 2021 up to and excluding the maturity date Fixed	on July 27, 2021 up to and excluding the maturity date Fixed	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed
17 18	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed
17 18 19 20 21	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory
17 18 19 20 21 22	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative
17 18 19 20 21 22 23	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A	30, 2023; January 30, 2024; July 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40° No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	30, 2023; January 30, 2024; July 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40° No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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)	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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-	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40° No Mandatory No 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 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.40 No Mandatory No Cumulative Non-convertible 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 35 36	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate 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	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate 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	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.409 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	on July 24, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	on July 27, 2021 up to and excluding the maturity date Fixed Zero coupon, 3.03% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025 Fixed 1.409 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No

	ns except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DHS6	06367WX73	06367WX81
		Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws	Province of Ontario and the laws of Canada applicable therein
3	<u> </u>	or Canada applicable therein	of Canada applicable therein	or Canada applicable therein
20	Means by which enforceability requirement of Section			
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractival	Contractual	Contractual
	eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8		N/A	N/A	N/A
9	Par value of instrument	10	USD 5.00	USD 21.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jul-2020	·	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Jul-2030	31-Jul-2025	30-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1				
1				
1	Optional call date, contingent call dates and			
15	1	At par on 30-July-2021	At par on 31-January-2022	At par on 30-July-2021
	· ·			
		At par on January 30, 2022; July		
		30, 2022; January 30, 2023; July		
		30, 2023; January 30, 2024; July		
		30, 2024; January 30, 2025;		
		January 30, 2026; July 30, 2026;		
		January 30, 2027; July 30, 2027;		l
		January 30, 2028; July 30, 2028;	IAt nor on each January 31 and	IAt nor on each lanuary April Tuly
•			At par on each January 31 and	
16	Subsequent call dates if applicable	January 30, 2029; July 30, 2029;	July 31, commencing on January	and October, commencing on July
16	Subsequent call dates, if applicable		1 .	
	Coupons/dividends	January 30, 2029; July 30, 2029; January 30, 2030	July 31, commencing on January 31, 2022.	and October, commencing on July 30, 2021.
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	January 30, 2029; July 30, 2029;	July 31, commencing on January 31, 2022.	and October, commencing on July 30, 2021. Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	January 30, 2029; July 30, 2029; January 30, 2030 Fixed	July 31, commencing on January 31, 2022.	and October, commencing on July 30, 2021.
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80%	July 31, commencing on January 31, 2022. Fixed 1.00%	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50%
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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80%	July 31, commencing on January 31, 2022. Fixed 1.00%	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50%
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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80%	July 31, commencing on January 31, 2022. Fixed 1.00%	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80%	July 31, commencing on January 31, 2022. Fixed 1.00%	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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)	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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 If convertible, conversion rate If convertible, mandatory or optional conversion	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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 If convertible, specify instrument type convertible	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.00% - 1.50% 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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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)	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% 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	July 31, commencing on January 31, 2022. Fixed 1.00% 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	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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
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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% 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	July 31, commencing on January 31, 2022. Fixed	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% 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
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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
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 issuer of instrument it converts into Write-down feature If write-down, write-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	January 30, 2029; July 30, 2029; January 30, 2030 Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	July 31, commencing on January 31, 2022. Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

millior	ns except as noted)	
		Included in TLAC not included in
		regulatory capital
1	Issuer	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	
2	for private placement)	06367WZ48
	, ,	
		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein
	Means by which enforceability requirement of Section	
3a	13 of the TLAC Term Sheet is achieved (for other TLAC-	
	eligible instruments governed by foreign law)	Contractual
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	
8	millions, as of most recent reporting date)	N/A
9	Par value of instrument	USD 10.00
10	Accounting classification	Liability - fair value option
11	Original date of issuance	31-Jul-202
12	Perpetual or dated	Dated
13	Original maturity date	31-Jul-203
14	Issuer call subject to prior supervisory approval	Yes
	Optional call date, contingent call dates and	
15	redemption amount	At par on 31-October-2020
		At par on each January 31 Apri
16	Subsequent call dates, if applicable	At par on each January 31, April 30, July 31, and October 31 of each year, commencing on October 31, 2020.
16	Coupons/dividends	30, July 31, and October 31 of each year, commencing on October 31, 2020.
17	Coupons/dividends Fixed or floating dividend/coupon	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed
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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00
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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00
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 Existence of a step up or other incentive to redeem	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 No Mandatory
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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 No Mandatory No Cumulative
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 Existence of a step up or other incentive to redeem	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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 If convertible, conversion trigger (s) If convertible, fully or partially	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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, fully or partially If convertible, conversion rate	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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 If convertible, mandatory or optional conversion	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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 If write-down, permanent or temporary	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 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, permanent or temporary If temporary write-down, description of write-	each year, commencing on October 31, 2020. Fixed 2.00 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 No Mandatory No Cumulative Non-convertible 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-down mechanism Type of subordination Position in subordination hierarchy in liquidation	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 No Mandatory No Cumulative Non-convertible 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, write-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	30, July 31, and October 31 of each year, commencing on October 31, 2020. 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
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	30, July 31, and October 31 of each year, commencing on October 31, 2020. 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	30, July 31, and October 31 of each year, commencing on October 31, 2020. 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/
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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	30, July 31, and October 31 of each year, commencing on October 31, 2020. 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