

Main Features Of Regulatory Capital Instruments							
(\$ millions except as noted)							
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	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	Issuer	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)	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
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
	<i>Regulatory treatment</i>						
4	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Eligible	Ineligible	Ineligible	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Common 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)	13,200	236	54	500	400	300
9	Par value of instrument	N/A	236	54	500	400	300
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	Various	11-Mar-2011	25-Aug-2016	23-Apr-2014	06-Jun-2014	30-Jul-2014
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2021 Redemable at Par. No contingent call dates.	25-Aug-2021 Redemable at Par. No contingent call dates.	25-May 2019 Redemable at Par. No contingent call dates.	25-Aug-2019 Redemable at Par. No contingent call dates.	25-Nov-2019 Redemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	<i>Coupons / dividends</i>						
17	Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	N/A	1.805%	90 Day T-Bill +1.15%	4.00%	3.90%	3.80%
19	Existence of a dividend stopper	N/A	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible ⁽¹⁾	N/A	Non-Convertible	Non-Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination						
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	Yes	Yes	No	No	No
37	If yes, specify non-compliant features	N/A	Not NVCC compliant	Not NVCC compliant	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14
	Supplement to Base Shelf Prospectus (if applicable)		Prospectus Suppl.- Class B Pref Shares - Series 25 & 26	Prospectus Suppl.- Class B Pref Shares - Series 25 & 26	Prospectus Suppl.- Class B Pref Shares - Series 27	Prospectus Suppl.- Class B Pref Shares - Series 29	Prospectus Suppl.- Class B Pref Shares - Series 31
	Pricing Supplement (If applicable)						

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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)							
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	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
1	Issuer	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
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
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
	<i>Regulatory treatment</i>						
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	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
9	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
11	Original date of issuance	05-Jun-2015	29-Jul-2015	16-Oct-2015	21-Oct-2016	09-Mar-2017	29-Jun-2017
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	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
15	Optional call date, contingent call dates and redemption amount	25-Aug-2020 Redemable at Par. No contingent call dates.	Redemable at a premium from 25-Aug-2020 to 24-Aug-2024. On or after 25-Aug-2024 redemable at Par. No contingent call dates.	Redemable on or after 25-Nov-2020 at Par. No contingent call dates.	Redemable on or after 25-Feb-2022 at Par. No contingent call dates.	Redemable on or after 25-May-2022 at Par. No contingent call dates.	Redemable on or after 25-August-2022 at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	N/A	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	<i>Coupons / dividends</i>						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.80%	5.00%	5.85%	4.85%	4.50%	4.40%
19	Existence of a dividend stopper	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 35 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	Upon the occurrence of an NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination						
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
36	Non-compliant transitioned features	No	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Apr 13 16	Short Form Base Shelf Prospectus - Apr 13 16	Short Form Base Shelf Prospectus - Apr 13 16
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl. - Class B Pref Shares - Series 33	Prospectus Suppl. - Class B Pref Shares - Series 35		Prospectus Suppl. - Class B Pref Shares - Series 38	Prospectus Suppl. - Class B Pref Shares - Series 40	Prospectus Suppl. - Class B Pref Shares - Series 42
	Pricing Supplement (If applicable)						

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

Main Features Of Regulatory Capital Instruments							
(\$ millions except as noted)							
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46	4.800% Additional Tier 1 Capital Notes	Subordinated Debentures - Series 20	Series H Medium-Term Notes - Second Tranche	Series I Medium-Term Notes - First Tranche
1	Issuer	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)	06368B207	06368B108	06368B5P9	063671BD2	06369ZBT0	06369ZCC64
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A	N/A
	<i>Regulatory treatment</i>						
4	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
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Additional Tier 1 Capital Notes	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	658	0	992	1,240
9	Par value of instrument	400	350	USD 500	150	1,000	1,250
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	17-Sep-2018	17-Apr-2019	30-Jul-2019	15-Dec-1995	08-Dec-2015	31-May-2016
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated
13	Original maturity date	No Maturity	No Maturity	No Maturity	\$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040	08-Dec-2025	01-Jun-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Redemable on or after 25-November-2023 at Par. No contingent call dates.	Redemable on or after 25-May-2024 at Par. No contingent call dates.	Redeemable on or after 25-Aug-2024 at Par. No contingent call dates.	Redemable on or after 15-Dec-2000 in the market, by tender or by private contract at any price. No contingent call dates.	08-Dec-2020 Redeemable at Par. No contingent call dates.	01-Jun-2021 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 6 months	N/A	N/A	N/A
	<i>Coupons / dividends</i>						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until August 25, 2024	Fixed	Fixed until Dec 8, 2020	Fixed until Jun 1, 2021
18	Coupon rate and any related index	4.85%	5.10%	4.80%	8.25%	3.34%	3.32%
19	Existence of a dividend stopper	No	No	Yes	N/A	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Non-Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	N/A	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	N/A	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	N/A	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	N/A	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	N/A	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	N/A	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination						
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Senior Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	No	No	No	Yes	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	Not NVCC compliant	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - May 23, 18	Short Form Base Shelf Prospectus - May 23, 18	USD Prospectus - Apr 27 17		Short Form Base Shelf Prospectus - Mar 13 14	Short Form Base Shelf Prospectus - Apr 13 16
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl. - Class B Pref Shares - Series 44	Prospectus Suppl. - Class B Pref Shares - Series 46	USD Prospectus Supplement Jul 23 19		Prospectus Suppl. - MTN - Dec. 3 15	Prospectus Suppl. - MTN - May 25 16
	Pricing Supplement (If applicable)					Pricing Suppl. - Series H MTN - Tranche 2	Pricing Suppl. - Series I MTN - Tranche 1

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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)						
		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Series I Medium-Term Notes - Second Tranche	3.803% Subordinated Notes due 2032	4.338% Subordinated Notes due 2028	Series J Medium-Term Notes - First Tranche	Series J Medium-Term Notes - 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
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the Province of Ontario and the laws of Canada	State of New York, the Province of Ontario and the laws of Canada	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
	<i>Regulatory treatment</i>					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo	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
9	Par value of instrument	850	USD 1,250	USD 850	1,000	1,250
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	31-May-2017	12-Dec-2017	05-Oct-2018	16-Sep-2019	17-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated	Dated
13	Original maturity date	01-Jun-2027	15-Dec-2032	05-Oct-2028	17-Sep-2029	17-Jun-2030
14	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 dates.	15-Dec-2027 Redeemable at Par. No contingent call dates.	05-Oct-2023 Redeemable at Par. No contingent call dates.	17-Sep-2024 Redeemable at Par. No contingent call dates.	17-Jun-2025 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	<i>Coupons / dividends</i>					
17	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%
19	Existence of a dividend stopper	N/A	N/A	N/A	N/A	N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares	Common Shares
29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
30	Write-down feature	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
34a	Type of subordination					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	Short Form Base Shelf Prospectus - Apr 13 16	USD Prospectus - Apr 27 17	USD Prospectus - Apr 27 17	Short Form Base Shelf Prospectus - May 23, 18	Short Form Base Shelf Prospectus - May 23, 18
	Supplement to Base Shelf Prospectus (if applicable)	Prospectus Suppl. - MTN - May 25 16	USD Prospectus Supplement - Dec 07 17	USD Prospectus Supplement - Oct 02 18	Prospectus Suppl. - Series J MTN - Tranche 1.PDF	Prospectus Suppl. - Series J MTN - Tranche 1.PDF
	Pricing Supplement (If applicable)	Pricing Suppl. - Series I MTN - Tranche 2			Pricing Suppl. - Series J MTN - Tranche 1.PDF	Pricing Suppl. - Series J - MTN - Trache 2.PDF

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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal (Toronto Branch)	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	192371856	06367WHA4	06367WHA4
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD60	USD417	USD103
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19-Dec-2018	29-Jan-2019	5-Feb-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	22-Jan-2021	22-Jan-2021
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.8485%	3m\$ L + 40bps	3m\$ L + 40bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24, 2018	USD Prospectus - Apr 27 17	USD Prospectus - Apr 27 17
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Dec 06, 2018	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Sept 23 18
	Pricing Supplement (if applicable)	Final Terms – Series 187 NIP	Pricing Suppl Series E USD MTN Jan 25 19	Pricing Suppl. Reopen Series E USD MTN Feb 01 19

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

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

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

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

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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368DCV43	06367WYH0	06367WB85
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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
14	Issuer call subject to prior supervisory approval	at par on or after 03-Jan-2025	N/A	N/A
15	Optional call date, contingent call dates and redemption amount	at par on or after 03-Jan-2025	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.370%	SOFR Index + 68bps	1.8500%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 27 17	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Apr 20 20
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jan 17, 2020	Pricing Suppl Series E USD MTN Mar 05 20	Pricing Suppl Series F USD MTN Apr 22 20

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 110.00	2.05	EUR10.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Feb-2019	24-Apr-2019	25-Apr-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Feb-2049	24-Apr-2025	25-Apr-2039
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	February 15 in each year commencing February 15 2024 up to but excluding the maturity date	At Par on October 24, 2020; April 24, 2021; October 24, 2021; April 24, 2022; October 24, 2022; April 24, 2023; October 24, 2023; April 24, 2024; October 24, 2024	N/A
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 5.05% accrual rate	0.028	1.60%
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)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	NIP Prospectus - Sep 24, 2018
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	NIP Prospectus Supplement - Feb 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Series 188 NIP	Final Terms - CUSIP: 06368B2Z0	Final Terms - Series 191 NIP

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B3A4	06368B3F3	06368B4D7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.685	0.5	1.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-May-2019	7-May-2019	12-Jun-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-May-2026	7-May-2025	12-Jun-2040
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At Par on 7-May-2020	At Par on 7-May-2020	At Par on 12-Jun-2020
16	Subsequent call dates, if applicable	At Par on November 07, 2020; May 07, 2021; November 07, 2021; May 07, 2022; November 07, 2022; May 07, 2023; November 07, 2023; May 07, 2024; November 07, 2024; May 07, 2025; November 07, 2025	At Par on November 07, 2020; May 07, 2021; November 07, 2021; May 07, 2022; November 07, 2022; May 07, 2023; November 07, 2023; May 07, 2024; November 07, 2024	At Par on December 12th and June 12th starting December 12 2020 and ending December 12 2039
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.55%-3.00%	0.026	3.45%
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	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)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B3A4	Final Terms - CUSIP: 06368B3F3	Final Terms - CUSIP: 06368B4D7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B4L9	06368B5K0	06368B5J3
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.366	15	USD 0.2
10	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-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Jun-2024	1-Dec-2030	1-Aug-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	44044	At par on 1-Aug-2020
16	Subsequent call dates, if applicable	N/A	February 01, 2021; August 01, 2021; February 01, 2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024; August 01, 2024; February 01, 2025; August 01, 2025; February 01, 2026; August 01, 2026; February 01, 2027; August 01, 2027; February 01, 2028; August 01, 2028; February 01, 2029; August 01, 2029; February 01, 2030; August 01, 2030	At par on February 01, 2021; August 01, 2021; February 01, 2022; August 01, 2022; February 01, 2023; August 01, 2023; February 01, 2024
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3 month Cdor + 0.44%	Zero coupon, 3.14% accrual rate	2.50%-3.25%
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	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	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B4L9	Final Terms - CUSIP: 06368B5K0	Final Terms - CUSIP: 06368B5J3

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.775	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-Aug-2019	22-Aug-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Aug-2024	12-Aug-2021	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	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
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.10%-2.65%	0.024	2.35%-2.75%
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	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	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B5Q7	Final Terms - CUSIP: 06368B5R5	Final Terms - CUSIP: 06368B5U8

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier 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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15	USD 3.161	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Aug-2019	6-Sep-2019	18-Sep-2019
12	Perpetual or dated	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	At par on February 28, 2021; August 30, 2021; February 28, 2022; August 30, 2022; February 28, 2023; August 30, 2023; February 29, 2024; August 30, 2024; February 28, 2025; August 30, 2025; February 28, 2026	At par on September 6, 2020; March 6, 2021; September 6, 2021; March 6, 2022; September 6, 2022	At par on March 18, 2021; September 18, 2021; March 18, 2022; September 18, 2022; March 18, 2023; September 18, 2023; March 18, 2024
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.55%-3.25%	2.15%-3.00%	2.40%-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	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	USD Prospectus Supplement - Sep 23 18	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6L7	Final Terms - CUSIP: 06367WPM9	Final Terms - CUSIP: 06368B6S2

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B6R4	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.7	USD 3.53	0.413
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Sep-2019	19-Sep-2019	20-Sep-2019
12	Perpetual or dated	Dated	Dated	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	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
	<i>Coupons/dividends</i>			
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	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6R4	Final Terms - CUSIP: 06368B6T0	Final Terms - CUSIP: 06368B7A0

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B6Y9	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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20	10	USD 0.414
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Sep-2019	23-Sep-2019	24-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Sep-2026	23-Sep-2026	24-Sep-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 20-Sep-2020	At par on 23-Sep-2020	At par on 24-Sep-2020
16	Subsequent call dates, if applicable	At par on March 20, 2021; September 20, 2021; March 20, 2022; September 20, 2022; March 20, 2023; September 20, 2023; March 20, 2024; September 20, 2024; March 20, 2025; September 20, 2025; March 20, 2026	At par on March 23, 2021; September 23, 2021; March 23, 2022; September 23, 2022; March 23, 2023; September 23, 2023; March 23, 2024; September 23, 2024; March 23, 2025; September 23, 2025; March 23, 2026	At par on March 24, 2021; September 24, 2021; March 24, 2022
	<i>Coupons/dividends</i>			
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	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6Y9	Final Terms - CUSIP: 06368B6Z6	Final Terms - CUSIP: 06368B6U7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B6W3	06368B6X1	205787518
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.986	0.66	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	26-Sep-2019	30-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	At par on March 26, 2021; September 26, 2021; March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; March 26, 2025	At par on March 26, 2021; September 26, 2021; March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; March 26, 2025	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
	<i>Coupons/dividends</i>			
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
27	If convertible, mandatory or optional conversion	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
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	NIP Prospectus Supplement - Au
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6W3	Final Terms - CUSIP: 06368B6X1	Final Terms - CUSIP: 205787518

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WQH9	06368B7K8	06368B7F9	205787470
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2.193	0.151	0.5	USD 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Sep-2019	1-Oct-2019	1-Oct-2019	7-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	30-Sep-2024	1-Oct-2022	1-Oct-2022	7-Oct-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 30-Mar-2020	At par on 1-Oct-2020	At par on 1-Oct-2020	44111
16	Subsequent call dates, if applicable	At par on September 30, 2020; March 30, 2021; September 30, 2021; March 30, 2022; September 30, 2022; March 30, 2023; September 30, 2023; March 30, 2024	At par on April 01, 2021; October 01, 2021; April 01, 2022	At par on April 01, 2021; October 01, 2021; April 01, 2022	October 7 in each year, commencing on October 7, 2020 up to and excluding the maturity date, subject to adjustment in accordance with the Following Business Day Convention
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%-3.25%	2.15%-2.50%	2.20%-3.00%	Zero coupon, 4.00% accrual rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - S	N/A	N/A	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06367WQH9	Final Terms - CUSIP: 06368B7K8	Final Terms - CUSIP: 06368B7F9	Final Terms - CUSIP: 205787470

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B6V5	06368B7P7	06367WQX4	06368B7L6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25	USD 5.5	USD 20	USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Oct-2019	18-Oct-2019	18-Oct-2019	21-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	9-Oct-2026	18-Oct-2024	18-Apr-2023	21-Oct-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 9-Oct-2020	At par on 18-Apr-2020	At par on 18-Apr-2020	At par on 21-Oct-2020
16	Subsequent call dates, if applicable	At par on April 09, 2021; October 09, 2021; April 09, 2022; October 09, 2022; April 09, 2023; October 09, 2023; April 09, 2024; October 09, 2024; April 09, 2025; October 09, 2025; April 09, 2026	At par on October 18, 2020; April 18, 2021; October 18, 2021; April 18, 2022; October 18, 2022; 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
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.60%-3.00%	2.00%-2.60%	0.024	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				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	USD Prospectus Supplement - S	N/A
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368B6V5	Final Terms - CUSIP: 06368B7P7	Final Terms - CUSIP: 06367WQX4	Final Terms - CUSIP: 06368B7L6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B7U6	06367WRG0	06368B8E1	06368B8L5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.457	USD 9.525	2	11.9
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Oct-2019	31-Oct-2019	5-Nov-2019	6-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24-Oct-2022	31-Oct-2029	5-Nov-2025	6-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 24-Oct-2020	At par on 31-Oct-2021	At par on 5-Nov-2020	On 6-Nov-2020
16	Subsequent call dates, if applicable	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
	Coupons/dividends				
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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8Q4	06368B8P6	06367WSB0
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.25	15	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	7-Nov-2019	8-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-2024	7-Nov-2026	8-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	At par on 7-Nov-2020	On 8-Nov-2023
16	Subsequent call dates, if applicable	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 February, May, August, and November commencing on November 8, 2023, up to and excluding the maturity date
	<i>Coupons/dividends</i>			
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	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8Q4	Final Terms - Cusip: 06368B8P6	Final Terms - Cusip: 06367WSB0

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8R2	207873667	06368B8W1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.9	25	15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Nov-2019	12-Nov-2019	14-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Nov-2024	12-Nov-2034	14-Nov-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 12-Nov-2020	On 12-Nov-2021	At par on 14-Nov-2020
16	Subsequent call dates, if applicable	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 each year, commencing on 12 November 2021, up to and excluding the maturity date	At par on May 14, 2021; November 14, 2021; May 14, 2022; November 14, 2022; May 14, 2023; November 14, 2023; May 14, 2024
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.50%-3.00%	0.0332	2.50%-3.20%
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	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	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	NIP Offering Circular - Jul 11, 20	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Au	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8R2	Final Terms - Cusip: 207873667	Final Terms - Cusip: 06368B8W1

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8V3	06368DAC8	06368DAF1	06368DAB0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	15	10	0.5	USD 1.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Nov-2019	15-Nov-2019	18-Nov-2019	19-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	14-Nov-2026	15-Nov-2029	18-Nov-2024	19-Nov-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 14-Nov-2020	On 15-Nov-2020	At par on 18-Nov-2020	On 19-Nov-2020
16	Subsequent call dates, if applicable	At par on May 14, 2021; November 14, 2021; May 14, 2022; November 14, 2022; May 14, 2023; November 14, 2023; May 14, 2024; November 14, 2024; May 14, 2025; November 14, 2025; May 14, 2026	On May 15, 2021; November 15, 2021; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023; May 15, 2024; November 15, 2024; May 15, 2025; November 15, 2025; May 15, 2026; November 15, 2026; May 15, 2027; November 15, 2027; May 15, 2028; November 15, 2028; May 15, 2029	At par on May 18, 2021; November 18, 2021; May 18, 2022; November 18, 2022; May 18, 2023; November 18, 2023; May 18, 2024	On May 19, 2021; November 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%	0.0322	2.60%-3.00%	0.0215
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368B8V3	Final Terms - Cusip: 06368DAC8	Final Terms - Cusip: 06368DAF1	Final Terms - Cusip: 06368DAB0

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	208101269	06368DAA2	208150146	06368DAH7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 30.00	2.5	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	20-Nov-2019	20-Nov-2019	22-Nov-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Nov-2059	20-Nov-2024	20-Nov-2059	22-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 19-Nov-2021	At par on 20-Nov-2020	On 20-Nov-2020	At par on 22-Nov-2020
16	Subsequent call dates, if applicable	On November 19 of each year	At par on May 20, 2021; November 20, 2021; May 20, 2022; November 20, 2022; May 20, 2023; November 20, 2023; May 20, 2024	On November 20 of each year	At par on May 22, 2021; November 22, 2021; May 22, 2022; November 22, 2022; May 22, 2023; November 22, 2023; May 22, 2024; November 22, 2024; May 22, 2025; November 22, 2025; May 22, 2026; November 22, 2026; May 22, 2027; November 22, 2027; May 22, 2028
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0408	2.35%-3.00%	0.0407	2.75%-4.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	N/A	NIP Prospectus - July 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Au	N/A	NIP Prospectus Supplement - Au	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 208101269	Final Terms - Cusip: 06368DAA2	Final Terms - Cusip: 208150146	Final Terms - Cusip: 06368DAH7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	208106023	06368DAY0	06368DBJ2	06368DBH6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 260.00	5.00	1.34	1.64
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-Nov-2019	3-Dec-2019	18-Dec-2019	18-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	27-Nov-2059	3-Dec-2024	18-Dec-2025	18-Dec-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 27-Nov-2024	At par on 3-Dec-2020	At par on 18-Dec-2020	At par on 18-Dec-2020
16	Subsequent call dates, if applicable	On November 27 of each year	At par on June 03, 2021; December 03, 2021; June 03, 2022; December 03, 2022; June 03, 2023; December 03, 2023; June 03, 2024	At par on June 18, 2021; December 18, 2021; June 18, 2022; December 18, 2022; June 18, 2023; December 18, 2023; June 18, 2024; December 18, 2024; June 18, 2025	At par on June 18, 2021; December 18, 2021; June 18, 2022; December 18, 2022; June 18, 2023; December 18, 2023; June 18, 2024; December 18, 2024; June 18, 2025
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.02%	2.35%-3.00%	2.40%-3.00%	2.50%-3.50%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Offering Circular - Jul 11, 20	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Au	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 208106023	Final Terms - Cusip: 06368DAY0	Final Terms - Cusip: 06368DBJ2	Final Terms - Cusip: 06368DBH6

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DAN4	06368DBL7	06367WTD5	209220407
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.06	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	19-Dec-2019	20-Dec-2019	20-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2024	19-Dec-2025	20-Dec-2024	20-Dec-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 18-Dec-2020	At par on 19-Dec-2020	On 20-Dec-2020	On 20-Dec-2021
16	Subsequent call dates, if applicable	On June 18, 2021; December 18, 2021; June 18, 2022; December 18, 2022; June 18, 2023; December 18, 2023; June 18, 2024	At par on June 19, 2021; December 19, 2021; June 19, 2022; December 19, 2022; June 19, 2023; December 19, 2023; June 19, 2024; December 19, 2024; June 19, 2025	On June 20, December 20 of each year, beginning on December 20, 2020 up to and excluding the maturity date	On December 20 of each year, beginning on December 20, 2021
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.65%	2.40%-3.00%	0.023	3.25%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	NIP Offering Circular - Jul 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	USD Prospectus Supplement - S	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DAN4	Final Terms - Cusip: 06368DBL7	Final Terms - Cusip: 06367WTD5	Final Terms - Cusip: 209220407

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DBY9	06367WTR4	06368DCB8	06368DBM5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.06	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	27-Dec-2019	30-Dec-2019	2-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	27-Dec-2025	27-Dec-2049	30-Dec-2024	2-Jan-2027
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
16	Subsequent call dates, if applicable	At par on June 27, 2021; December 27, 2021; June 27, 2022; December 27, 2022; June 27, 2023; December 27, 2023; June 27, 2024; December 27, 2024; June 27, 2025	On December 27 of each year	At par on June 30, 2021; December 30, 2021; June 30, 2022; December 30, 2022; June 30, 2023; December 30, 2023; June 30, 2024	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
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.50%-3.00%	0.0364	2.70%-3.00%	2.65%-4.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - 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

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DCC6	210229116	210658041	06368DCW2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10.00	USD 50.00	USD 50.00	0.50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Jan-2020	15-Jan-2020	22-Jan-2020	31-Jan-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	10-Jan-2027	15-Jan-2060	22-Jan-2060	31-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 10-Jan-2021	On 15-Jan-2021	On 22-Jan-2021	At par on 31-Jan-2021
16	Subsequent call dates, if applicable	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 15 of each year	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
	<i>Coupons/dividends</i>				
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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Au	NIP Prospectus Supplement - Aug. 28, 2019	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DCC6	Final Terms - Cusip: 210229116	Final Terms - Cusip: 210658041	Final Terms - Cusip: 06368DCW2

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DCX0	06368DCS1	06367WWJ8	06367WWA7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.75	USD 2.50	USD 50.00	USD 10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jan-2020	4-Feb-2020	13-Feb-2020	18-Feb-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	31-Jan-2026	4-Feb-2025	13-Feb-2023	18-Aug-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 31-Jan-2021	At par on 4-Feb-2021	N/A	At par on 18-Aug-2020
16	Subsequent call dates, if applicable	At par on July 31, 2021; January 31, 2022; July 31, 2022; January 31, 2023; July 31, 2023; January 31, 2024; July 31, 2024; January 31, 2025; July 31, 2025	At par on August 04, 2021; February 04, 2022; August 04, 2022; February 04, 2023;	N/A	At par on February 18, May 18, August 18 and November 18 of each year, commencing August 18, 2020, up to and exluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Floating	Fixed
18	Coupon rate and any related index	2.60%-3.00%	2.15%-2.50%	0.0205	2.60%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - S	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DCX0	Final Terms - Cusip: 06368DCS1	Final Terms - Cusip: 06367WWJ8	Final Terms - Cusip: 06367WWA7

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WWB5	06368DDX9	06368DDW1	06368DDU5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 13.00	20.00	2.00	USD 2.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Feb-2020	21-Feb-2020	27-Feb-2020	28-Feb-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-2025	21-Feb-2028	27-Feb-2025	28-Feb-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 19-Feb-2021	At par on 21-Feb-2021	At par on 27-Aug-2020	At par on 28-Aug-2020
16	Subsequent call dates, if applicable	At par on February 19, May 19, August 19 and November 19 of each year, commencing February 19, 2021, up to and excluding the maturity date	At par on August 21, 2021; February 21, 2022; August 21, 2022; February 21, 2023; August 21, 2023; February 21, 2024; August 21, 2024; February 21, 2025; August 21, 2025; February 21, 2026; August 21, 2026; February 21, 2027;	At par on February 27, 2021; August 27, 2021; February 27, 2022; August 27, 2022; February 27, 2023; August 27, 2023; February 27, 2024; August 27, 2024	At par on February 28, 2021; August 28, 2021; February 28, 2022; August 28, 2022;
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%	0.0272	0.025	1.80%-2.00%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23 18	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WWB5	Final Terms - Cusip: 06368DDX9	Final Terms - Cusip: 06368DDW1	Final Terms - Cusip: 06368DDU5

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DEE0	06367WWM1	06368DEC4	06368DED2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 0.542	USD 5.00	0.675	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	28-Feb-2020	4-Mar-2020	11-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	28-Feb-2023	28-Feb-2022	4-Mar-2026	11-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 28-Feb-2021	At par on 28-Aug-2020	At par on 4-Mar-2020	At par on 11-Mar-2021
16	Subsequent call dates, if applicable	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	At par on September 11, 2021; March 11, 2022; September 11, 2022; March 11, 2023; September 11, 2023; March 11, 2024; September 11, 2024; March 11, 2025; September 11, 2025
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%-2.00%	0.017	2.20%-2.50%	2.00%-2.30%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	Yes	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - S	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DEE0	Final Terms - Cusip: 06367WWM1	Final Terms - Cusip: 06368DEC4	Final Terms - Cusip: 06368DED2

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	213347055	06367WXF5	06367WXH1	06368DEP5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 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	13-Mar-2020	16-Mar-2020	17-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	12-Mar-2060	13-Sep-2023	16-Mar-2028	17-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and 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	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
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.50% accrual rate	1.75%	2.25%	0.0222
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug. 28, 2019	USD Prospectus Supplement - Sep. 23 18	USD Prospectus Supplement - S	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 213347055	Final Terms - Cusip: 06367WXF5	Final Terms - Cusip: 06367WXH1	Final Terms - Cusip: 06368DEP5

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	213729462	213729519	213318497	06368DEV2
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 20.00	USD 50.00	USD 150.00	31.67
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Mar-2020	17-Mar-2020	18-Mar-2020	23-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	17-Mar-2060	17-Mar-2060	18-Mar-2060	23-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	17-Mar-2021	17-Mar-2021	18-Mar-2021	At par on 23-Mar-2021
16	Subsequent call dates, if applicable	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date	March 18 of each year, commencing March 18, 2021 up to and excluding the maturity date	At par on September 23, 2021; March 23, 2022; September 23, 2022; March 23, 2023; September 23, 2023; March 23, 2024; September 23, 2024
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.44% accrual rate	Zero coupon, 3.43% accrual rate	Zero coupon, 3.40% accrual rate	0.021
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug. 28, 2019	NIP Prospectus Supplement - Au	NIP Prospectus Supplement - Au	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 213729462	Final Terms - Cusip: 213729519	Final Terms - Cusip: 213318497	Final Terms - Cusip: 06368DEV2

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DFL3	06367WYB3	06368DEW0	215650740
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10.00	USD 15.00	31.67	USD 120.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Mar-2020	24-Mar-2020	26-Mar-2020	28-Apr-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-Mar-2028	24-Sep-2032	26-Mar-2025	28-Apr-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 23-Mar-2021	At par on 24-Jun-2020	At par on 26-Mar-2021	28-Apr-2025
16	Subsequent call dates, if applicable	At par on September 23, 2021; March 23, 2022; September 23, 2022; March 23, 2023; September 23, 2023; March 23, 2024; September 23, 2024; March 23, 2025; September 23, 2025; March 23, 2026; September 23, 2026; March 23, 2027; September 23, 2027	At par on March 24, June 24, September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	At par on September 26, 2021; March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024	April 28 in each year, commencing April 28, 2025 up to and excluding the maturity date
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0235	2.25%	2.11%	Zero coupon, 4.00% accrual rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	NIP Offering Circular - Jul 11, 20
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sep 23 18	N/A	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DFL3	Final Terms - Cusip: 06367WYB3	Final Terms - Cusip: 06368DEW0	Final Terms - Cusip: 215650740

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	216803825	216847890	06368DGE8	06368DGF5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 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	5-May-2020	20-May-2020	21-May-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	4-May-2060	5-May-2060	20-May-2030	21-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	44320	5-May-21	At par on 20-May-2021	At par on 21-May-2021
16	Subsequent call dates, if applicable	May 4 in each year, commencing on May 4, 2021 up to and excluding the maturity date	May 5 in each year, commencing on May 5, 2021 up to and excluding the maturity date	At par on November 20, 2021; May 20, 2022; November 20, 2022; May 20, 2023; November 20, 2023; May 20, 2024; November 20, 2024; May 20, 2025; November 20, 2025; May 20, 2026; November 20, 2026; May 20, 2027; November 20, 2027; May 20, 2028; November 20, 2028; May 20, 2029; November 20, 2029	At par on November 21, 2021; May 21, 2022; November 21, 2022; May 21, 2023; November 21, 2023; May 21, 2024; November 21, 2024; May 21, 2025; November 21, 2025; May 21, 2026; November 21, 2026
	<i>Coupons/dividends</i>				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.70% accrual rate	Zero coupon, 3.70% accrual rate	0.025	2.10%-2.60%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug. 28, 2019	NIP Prospectus Supplement - Aug. 28, 2019	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 216803825	Final Terms - Cusip: 216847890	Final Terms - Cusip: 06368DGE8	Final Terms - Cusip: 06368DGF5

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	218004423	06368DGL2	06367WL35	218051375
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	55.00	2.00	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	29-May-2020	29-May-2020	2-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	26-May-2035	29-May-2027	29-Nov-2023	2-Jun-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 26-May-2021	At par on 29-May-2021	At par on 29-May-2021	44349
16	Subsequent call dates, if applicable	At par May 26 in each year, commencing on May 26, 2021 up to and including the maturity date	At par on November 29, 2021; May 29, 2022; November 29, 2022; May 29, 2023; November 29, 2023; May 29, 2024; November 29, 2024; May 29, 2025; November 29, 2025; May 29, 2026; November 29, 2026	At par on each May 29 and November 29 of each year, commencing on May 29, 2021.	June 2 in each year, commencing on June 2, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0278	2.00%-2.50%	1.00% - 2.00%	Zero coupon, 3.71% accrual rate
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Offering Circular - Jul 11, 2019	N/A	N/A	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	N/A	USD Prospectus Supplement - Sep 23 18	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 218004423	Final Terms - Cusip: 06368DGL2	Final Terms - Cusip: 06367WL35	Final Terms - Cusip: 218051375

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	217447976	218587763	218741037	06368DGO1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 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	9-Jun-2020	10-Jun-2020	11-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	3-Jun-2060	9-Jun-2060	10-Jun-2060	11-Jun-2030
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	June 3 in each year, commencing on June 3, 2025 up to and excluding the maturity date	June 9 in each year, commencing on June 9, 2021 up to and excluding the maturity date	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
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.57% accrual rate	Zero coupon, 3.60% accrual rate	Zero coupon, 3.65% accrual rate	2.30%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Offering Circular - Jul 11, 20	NIP Prospectus - July 11, 2019	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	Final Terms - Cusip: 218587763	Final Terms - Cusip: 218741037	Final Terms - Cusip: 06368DGO1

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DGR9	06368DGM0	06368DGT5	06367WP64
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5.00	15.857	25	USD 3.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Jun-2020	19-Jun-2020	19-Jun-2020	19-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2023	19-Jun-2025	19-Jun-2030	19-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 15-June-2021	At par on 19-June-2021	At par on 19-June-2021	At par on 19-June-2021
16	Subsequent call dates, if applicable	At par on December 15, 2021; June 15, 2022; December 15, 2022	At par on December 19, 2021; June 19, 2022; December 19, 2022; June 19, 2023; December 19, 2023; June 19, 2024; December 19, 2024	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; June 19, 2026; December 19, 2026; June 19, 2027; December 19, 2027; June 19, 2028; December 19, 2028; June 19, 2029; December 19, 2029	At par on each June 19 and December 19 of each year, commencing on June 19, 2021.
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.20%-1.40%	1.93%	2.15%	1.50%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGR9	Final Terms - Cusip: 06368DGM0	Final Terms - Cusip: 06368DGT5	Final Terms - Cusip: 06367WP64

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WM42	06368DGW8	06367WQ22	06367WT60
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 19.40	40USD 5.00	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	24-Jun-2020	26-Jun-2020	29-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	24-Jun-2030	26-Jun-2024	29-Jun-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 19-June-2022	At par on 24-June-2021	At par on 26-June-2022	N/A
16	Subsequent call dates, if applicable	At par on each June 19 and Dec 19 of each year, commencing on June 19, 2022.	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 24, 2027; June 24, 2028; December 24, 2028; June 24, 2029; December 24, 2029	At par on each June 26 and Dec 26 of each year, commencing on June 26, 2022.	N/A
	<i>Coupons/dividends</i>				
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	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - S	N/A	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WM42	Final Terms - Cusip: 06368DGW8	Final Terms - Cusip: 06367WQ22	Final Terms - Cusip: 06367WT60

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DHA5	06368DGZ1	06367WU68	06368DHD9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10.2	1.13	USD 3.00	0.832
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Jul-2020	2-Jul-2020	9-Jul-2020	7-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	2-Jul-2030	2-Jul-2030	9-Jan-2024	7-Jul-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 2-July-2021	44379	At par on 9-July-2021	At par on 7-July-2021
16	Subsequent call dates, if applicable	At par on 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; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030	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; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030	At par on each January 9 and July 9 of each year, commencing on January 9, 2021.	At par on January 07, 2022; July 07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.90%	Zero coupon, 2.00% accrual rate	0.01	1.20-1.65%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	USD Prospectus Supplement - Sep 23 18	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DHA5	Final Terms - Cusip: 06368DGZ1	Final Terms - Cusip: 06367WU68	Final Terms - Cusip: 06368DHD9

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)					
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220014908	220051676	220484181	06368DHF4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	USD 50.00	7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-Jul-2020	9-Jul-2020	15-Jul-2020	17-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	8-Jul-2060	9-Jul-2060	15-Jul-2060	17-Jul-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	44385	44386	44392	At par on 17-July-2021
16	Subsequent call dates, if applicable	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	At par on January 17, 2022; July 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
	Coupons/dividends				
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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write-down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)				
35		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	NIP Prospectus - July 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug. 28, 2019	NIP Prospectus Supplement - Au	NIP Prospectus Supplement - Au	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676	Final Terms - Cusip: 220484181	Final Terms - Cusip: 06368DHF4

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DHJ6	06368DHK3	06368DHP2
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.5	4.332	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Jul-2020	21-Jul-2020	21-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Jul-2026	21-Jul-2030	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	At par on January 20, 2022; July 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; January 21, 2024; 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	At par on January 21, 2022; July 21, 2022; January 21, 2023; July 21, 2023; January 21, 2024; 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
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.67%	1.75-2.20%	2.00%
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	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	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DHJ6	Final Terms - Cusip: 06368DHK3	Final Terms - Cusip: 06368DHP2

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	220886930	220934209	06368DHL1
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	9.105
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	30-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Jul-2060	27-Jul-2060	30-Jul-2025
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
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	At par on January 30, 2022; July 30, 2022; January 30, 2023; July 30, 2023; January 30, 2024; July 30, 2024; January 30, 2025
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.05% accrual rate	Zero coupon, 3.03% accrual rate	1.40%
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)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	NIP Prospectus - July 16, 2020	NIP Prospectus - July 16, 2020	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220886930	Final Terms - Cusip: 220934209	Final Terms - Cusip: 06368DHL1

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)				
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DHS6	06367WX73	06367WX81
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
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	<i>Regulatory treatment</i>			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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	31-Jul-2020	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
15	Optional call date, contingent call dates and redemption amount	At par on 30-July-2021	At par on 31-January-2022	At par on 30-July-2021
16	Subsequent call dates, if applicable	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; January 30, 2028; July 30, 2028; January 30, 2029; July 30, 2029; January 30, 2030	At par on each January 31 and July 31, commencing on January 31, 2022.	At par on each January, April, July and October, commencing on July 30, 2021.
	<i>Coupons/dividends</i>			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.80%	1.00%	1.00% - 1.50%
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	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	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
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			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari 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	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DHS6	Final Terms - Cusip: 06367WX73	Final Terms - Cusip: 06367WX81

Main Features Of Regulatory Capital Instruments (\$ millions except as noted)		
		Included in TLAC not included in regulatory capital
1	Issuer	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WZ48
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A
9	Par value of instrument	USD 10.00
10	Accounting classification	Liability - fair value option
11	Original date of issuance	31-Jul-2020
12	Perpetual or dated	Dated
13	Original maturity date	31-Jul-2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 31-October-2020
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.
	<i>Coupons/dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-down mechanism	
34a	Type of subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WZ48