e iii	llions except as noted)			Included in both regulatory	Included in both regulatory
		capital and TLAC Common Shares	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
			Series 25	Series 26	Series 27
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
_		2000			
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	063671101 Canadian Federal and	063679203 Canadian Federal and	063679302 Canadian Federal and	063679401 Canadian Federal and
		applicable Provincial laws	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
38	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
_	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
į	Post-transitional Basel III rules Eligible at solo/group/group&solo	Eligible Group and Solo	Ineligible Group and Solo	Ineligible Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	13,430	236	54	500
9	date) Par value of instrument	N/A	236	54	500
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	Various	11-Mar-2011	25-Aug-2016	23-Apr-2014
12	Perpetual or dated	Various Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2021 Redemable at Par. No contingent call	25-Aug-2021 Redemable at Par. No contingent call	25-May 2019 Redemable a Par. No contingent call
			dates.	dates.	dates.
16	Subsequent call dates, if applicable		Every 5 years	Every 5 years	Every 5 years
17	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
18	Coupon rate and any related index	N/A	1.805%	90 Day T-Bill +1.15%	4.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
21	Existence of step up or other incentive to redeem	No	No Non-cumulative	No	No
	Noncumulative or cumulative Convertible or non-convertible <sup>(1)</sup>	Non-cumulative N/A	Non-Convertible	Non-cumulative Non-Convertible	Non-cumulative Convertible NVCC Triggers:
					the Bank has been advised, in writh that the Superintendent of Financia Institutions is of the opinion that it Bank has cased, or is about to ce to be viable and that, after the conversion of all contingent instruments and taking into accour any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent 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 NVC trigger event
_	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of ar NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to t quotient obtained by
	If convertible, mandatory or optional conversion	N/A	N/A	N/A	dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement for further details. Mandatory
27	If convertible, specify instrument type convertible into	N/A	N/A	N/A	dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares
25 28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A No	N/A N/A No	N/A N/A No	dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No
27 28 29 30 31 32	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	N/A N/A No N/A N/A	N/A N/A No N/A N/A	N/A N/A No N/A N/A	dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A No N/A	N/A N/A No N/A	N/A N/A No N/A	dividing (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No
27 28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A No No N/A N/A N/A	N/A N/A No N/A N/A N/A	N/A N/A No N/A N/A N/A	dividing (Multiplier x Shari Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 29 30 31 32 33 34	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A N/A No No N/A N/A N/A	N/A N/A No N/A N/A N/A	N/A N/A No N/A N/A N/A	dividing (Multiplier x Shari Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A
25 28 30 31 32 33 34 34 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A Preferred Shares NO	N/A N/A NO NO N/A N/A N/A N/A N/A N/A Subordinated Debt Yes	N/A N/A N/O NO N/A N/A N/A N/A N/A N/A N/A Subordinated Debt	dividing (Multiplier x Shart Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt
27 28 29 30 31 32 33 34 34 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	N/A N/A N/A NO N/A N/A N/A N/A N/A N/A Preferred Shares	N/A	N/A N/A N/A NO NO N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant	dividing (Multiplier x Shar Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt
27 28 29 30 31 32 33 34 34 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A Preferred Shares NO	N/A N/A NO NO N/A N/A N/A N/A N/A N/A Subordinated Debt Yes	N/A N/A N/O NO N/A N/A N/A N/A N/A N/A N/A Subordinated Debt	dividing (Multiplier x Shar Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt
27 28 29 30 31 32 33 34 34 35	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A Preferred Shares NO	N/A	N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Short Form Base Shelf	dividing (Multiplier x Shar Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Subordinated Debt No N/A Short Form Base Shelf. Prospectus - Mar 13 14

<sup>(3)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

mi	lions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulator
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Preferred Shares Class B - Series 29	Preferred Shares Class B - Series 31	Preferred Shares Class B - Series 33	Preferred Shares Class B - Series 35
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679609	063679807	06367X200	06367X408
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
2-2	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is				
Ja	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	400	300	200	150
	date) Par value of instrument	400	300	200	150
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	29-Jul-2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	25-Aug-2019 Redemable at Par. No contingent call	25-Nov-2019 Redemable at Par. No contingent call	25-Aug-2020 Redemable at Par. No contingent call	Redemable at a premiun from 25-Aug-2020 to 24-
		dates.	dates.	dates.	2024. On or after 25-Aug 2024 redemable at Par. N
					contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	3.90% No	3.80% No	3.80% No	5.00% No
	Fully discretionary, partially discretionary or mandatory  Existence of step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative	Non-cumulative Convertible	Non-cumulative	Non-cumulative	Non-cumulative Convertible
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	NVCC Triggers:
		(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financi Institutions publicly announces to
		the Bank has been advised, in writing, that the Superintendent of Financial	the Bank has been advised, in writing, that the Superintendent of Financial	the Bank has been advised, in writing, that the Superintendent of Financial	that the Superintendent of Finan
		Institutions is of the opinion that the Bank has ceased, or is about to cease,	Institutions is of the opinion that the Bank has ceased, or is about to cease,	Institutions is of the opinion that the Bank has ceased, or is about to cease,	Institutions is of the opinion that Bank has ceased, or is about to c
		to be viable and that, after the conversion of all contingent instruments and taking into account	to be viable and that, after the conversion of all contingent instruments and taking into account	to be viable and that, after the conversion of all contingent instruments and taking into account	to be viable and that, after the conversion of all contingent instruments and taking into acco
		any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstance that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likel that the viability of the Bank will
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial
		government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivis or agent or agency thereof with
		which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	which the Bank would have been determined by the Superintender Financial Institutions to be non-
		viable.	viable.	viable.	viable.
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon N\
		trigger event	trigger event	trigger event	trigger event
	If convertible, conversion rate	Upon the occurrence of an	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each
26	in convertible, conversion rate	NVCC trigger event, each	INVCC trigger event, each		outstanding Series 35
26	in convertible, conversion rate	outstanding Series 29	outstanding Series 31	outstanding Series 33	
26	in convertible, conversion rate	outstanding Series 29 Preferred Share would be converted to a number of	outstanding Series 31 Preferred Share would be converted to a number of	Preferred Share would be converted to a number of	Preferred Share would b converted to a number of
26	a conversion rate	outstanding Series 29 Preferred Share would be converted to a number of	outstanding Series 31 Preferred Share would be	Preferred Share would be converted to a number of	Preferred Share would b converted to a number of
26	a conversion rate	outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share	outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share	Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share	Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha
26	a conversion rate	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	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	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	Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the
		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 further details.	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 further details.	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.	Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details.
27	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	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	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	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	Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement
27 28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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 further details. Mandatory. Common Shares Bank of Montreal	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 further details. Mandatory Common Shares Bank of Montreal	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. Mandatory Common Shares Bank of Montreal	Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details.  Mandatory Common Shares Bank of Montreal
27 28 29 30 31	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	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 further details. Mandatory Common Shares Bank of Montreal NO N/A	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 further details. Mandatory Common Shares Bank of Montreal No N/A	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. Mandatory Common Shares Bank of Montreal No N/A	Preferred Share would b converted to a number c common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A
27 28 29 30 31 32 33	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A	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. Mandatory Common Shares Bank of Montreal No N/A	Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 30 31 32 33 34 4a	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 4a	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sh. Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt
27 28 29 30 31 32 33 4a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 4a 35	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A N/A Short Form Base Shelf	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf	Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Short Form Base Shelf
27 28 29 30 31 32 33 4a 35	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A	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. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt  No N/A N/A Subordinated Debt  No N/A	Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sh. Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A
227 228 229 331 333 333 344 335	If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf	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. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt  No N/A Subordinated Debt  No N/A Short Form Base Shelf. Prospectus - Mar 13 14.	Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt  No N/A Subordinated Debt  No N/A Short Form Base Shelf Prospectus - Mar 13 14

<sup>(3)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	llions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulato
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Preferred Shares Class B - Series 36	Preferred Shares Class B - Series 38	Preferred Shares Class B - Series 40	Preferred Shares Class B - Series 42
•		Deal of March and	David of Marchael	D	Deal of Markey
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06367X507	06367X705	06368A209	06367X887
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
22	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is				
Эd	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	600	600	500	400
9	date) Par value of instrument	600	600	500	400
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	16.0-+ 2015	21 0+ 2010	00 Mar 2017	29-Jun-2017
12	Perpetual or dated	16-Oct-2015 Perpetual	21-Oct-2016 Perpetual	09-Mar-2017 Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redemable on or after 25- Nov-2020 at Par. No	Redemable on or after 25- Feb-2022 at Par. No	Redemable on or after 25- May-2022 at Par. No	Redemable on or after 2 August-2022 at Par. No
		contingent call dates.	contingent call dates.	contingent call dates.	contingent call dates.
16	Subsequent call dates, if applicable	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	Coupons / dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	5.85% No	4.85% No	4.50% No	4.40% No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
	Convertible or non-convertible <sup>(1)</sup>	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
24	If convertible, conversion trigger(s)	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financial Institutions publicly announces that	(a) the Superintendent of Financi Institutions publicly announces the
		the Bank has been advised, in writing,	the Bank has been advised, in writing	the Bank has been advised, in writing,	the Bank has been advised, in wr
		that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Finan Institutions is of the opinion that
		Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to o to be viable and that, after the
		conversion of all contingent instruments and taking into account	conversion of all contingent instruments and taking into account	conversion of all contingent instruments and taking into account	conversion of all contingent instruments and taking into acco
		any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstand that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably like that the viability of the Bank will
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial
		government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivi- or agent or agency thereof with
		which the Bank would have been	which the Bank would have been determined by the Superintendent of	which the Bank would have been determined by the Superintendent of	which the Bank would have bee determined by the Superintend
		Financial Institutions to be non- viable.	Financial Institutions to be non- viable.	Financial Institutions to be non- viable.	Financial Institutions to be non- viable.
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into
25	If convertible, fully or partially	common shares upon NVCC	common shares upon NVCC	common shares upon NVCC	common shares upon N
25	If convertible, fully or partially	· ·	· ·		
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon N' trigger event
	If convertible, fully or partially  If convertible, conversion rate	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	common shares upon N' trigger event Upon the occurrence of NVCC trigger event, each
		common shares upon NVCC trigger event  Upon the occurrence of an	common shares upon NVCC trigger event Upon the occurrence of an	common shares upon NVCC trigger event Upon the occurrence of an	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number of
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number of
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number common shares equal to quotient obtained by dividing (Multiplier x Sha
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the	common shares upon N trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number common shares equal to quotient obtained by dividing (Multiplier x Sh. Value) by Conversion Pr Please refer to the
26	If convertible, conversion rate	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number of common shares equal tr quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pri Please refer to the Prospectus Supplement further details.
26		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number oc common shares equal to quotient obtained by dividing (Multiplier x Sh: Value) by Conversion Pri Please refer to the Prospectus Supplement
26 28 29	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number oc common shares equal to quotient obtained by dividing (Multiplier x Sh; Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal
26 28 29 30	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal NO N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal NO N/A
26 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number of common shares equal tr quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A
26 27 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal NO N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon N' trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would b converted to a number oc common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A
26 26 29 31 33 34 4a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	common shares upon N trigger event  Upon the occurrence of NVCC trigger event, eac outstanding Series 42 Preferred Share would be converted to a number common shares equal treatment obtained by dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further details.  Mandatory Common Shares Bank of Montreal No N/A
227 28 30 31 33 33 34 44 4a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon N trigger event  Upon the occurrence of NVCC trigger event, eac outstanding Series 42 Preferred Share would t converted to a number common shares equal tr quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
227 288 29 33 33 33 34 4a 33 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, mrite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Subordinated Debt No	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	common shares upon N trigger event  Upon the occurrence of NVCC trigger event, eacl outstanding Series 42 Preferred Share would be converted to a number common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details.  Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No
227 227 228 333 333 334 44a	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A	common shares upon N trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A
227 288 29 33 33 33 34 4a 33 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, mrite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No	common shares upon N trigger event  Upon the occurrence of NVCC trigger event, eacl outstanding Series 42 Preferred Share would be converted to a number common shares equal to quotient obtained by dividing (Multiplier x Sh Value) by Conversion Pr Please refer to the Prospectus Supplement further details.  Mandatory. Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No
27 28 29 30 31 32 33 34 44 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 36 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt  No N/A Subordinated Debt No N/A N/A Short Form Base Shelf Prospectus - Apr 13 16	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding 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 further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt No N/A	common shares upon N trigger event  Upon the occurrence of NVCC trigger event, eac outstanding Series 42 Preferred Share would be converted to a number common shares equal tregueting the converted to a number common shares equal tregueting (Multiplier x Sh Value) by Conversion Prelease refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt  No N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16

<sup>(3)</sup> 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.

mil	lions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulator
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46	4.800% Additional Tier 1 Capital Notes	4.300% Additional Tier 1 Capital Notes
_		Deal of Manager	Seed of Manager	David of Manager	David of Manager
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368B207	06368B108	06368B5P9	06368DJQ8
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	Canadian Federal and applicable Provincial laws
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is			laws of Canada	
	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	658	1,250
	Par value of instrument	400	350	USD 500	1,250 Shareholders' Equity
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Snareholders' Equity
11	Original date of issuance	17-Sep-2018	17-Apr-2019	30-Jul-2019	09-Sep-2020
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Dated 26-Nov-2080
	, , , , , , , , , , , , , , , , , , , ,	,	,	,	
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25-	Yes Redemable on or after 25-	Yes Redeemable on or after 25-	Yes Redeemable on or after 2
		November-2023 at Par. No contingent call dates.	May-2024 at Par. No contingent call dates.	Aug-2024 at Par. No contingent call dates.	Oct-2025 at Par. No contingent call dates.
		contingent can dates.	contingent can dates.	contingent can dates.	contingent can dates.
16	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 6 months	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until August 25, 2024	Fixed until November 26,
	Coupon rate and any related index	4.85%	5.10%	4.80%	2025 4.30%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	Yes Fully discretionary	Yes Mandatory
	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Cumulative
23	Convertible or non-convertible <sup>(1)</sup>	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been	NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been
		the Bank has been advised, in writing, that the Superintendent of Financial	the Bank has been advised, in writing,		advised, in writing, that the Superintendent is of the opinion th
		Institutions is of the opinion that the Bank has ceased, or is about to cease,	Institutions is of the opinion that the Bank has ceased, or is about to cease,	the Bank has ceased, or is about to	the Bank has ceased, or is about to cease, to be viable and that, after
		to be viable and that, after the conversion of all contingent	to be viable and that, after the conversion of all contingent	conversion of the Notes and all other contingent instruments issued by the	conversion of the Notes and all oth contingent instruments issued by
		instruments and taking into account any other factors or circumstances that are considered relevant or	instruments and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will b
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent support, from the federal	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		government or any provincial government or political subdivision	support, from the federal government or any provincial government or political subdivision	support, from the federal government or any provincial government or political subdivision	support, from the federal government or any provincial government or political subdivision
		or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been	or agent or agency thereof without which the Bank would have been	or agent or agency thereof witho which the Bank would have been
		determined by the Superintendent of Financial Institutions to be non-	determined by the Superintendent of Financial Institutions to be non-	determined by the Superintendent to be non-viable.	determined by the Superintender be non-viable.
		viable.	viable.		
25	If convertible, fully or partially	Will fully convert into	Will fully convert into	Will fully convert into	Will fully convert into
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NV trigger event by virtue of
		tiligger event	trigger event	trigger event	recourse to the Preferred
26	If convertible, conversion rate	Upon the occurrence of an	Upon the occurrence of an	Upon the occurrence of an	Shares Series 48 Upon the occurrence of a
		NVCC trigger event, each outstanding Series 44	NVCC trigger event, each outstanding Series 46	NVCC trigger event, each outstanding note would be	NVCC trigger event, each outstanding note would be
		Preferred Share would be	Preferred Share would be	converted to a number of	converted to a number of
			converted to a number of common shares equal to the		quotient obtained by
		quotient obtained by dividing (Multiplier x Share	quotient obtained by dividing (Multiplier x Share	dividing (Multiplier x Note Value) by Conversion Price.	dividing (Multiplier x Note Value) by Conversion Pric
		Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement fo
		Prospectus Supplement for further details.	Prospectus Supplement for further details.	further details.	further details.
	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal
	Write-down feature If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A
	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	N/A N/A
34	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
36		1 ***			Short Form Base Shelf
36		Short Form Base Shelf	Short Form Base Shelf	USD Prospectus - Apr 27 17	
36	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	Prospectus - May 23, 18
36		Prospectus - May 23, 18			

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

	n Features Of Regulatory Capital Instruments				
\$ mil	lions except as noted)	Included in both regulatory		Included in both regulatory	Included in both regulator
		capital and TLAC Subordinated Debentures - Series 20	Series H Medium-Term Notes - Second Tranche	capital and TLAC Series I Medium-Term Notes - First Tranche	capital and TLAC Series I Medium-Term Not - Second Tranche
		Series 20	Notes - Second Tranche	- First Hanche	- Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
-	13001	Bank of Montreal	Bank of Montreal	Bank of World Car	Bank of World Car
1	Hairra idantifica (as CUCID ICIN as Diagraphus idantification as signa alcumata)	063671BD2	063607070	002007004	00303004
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	06369ZBT0  Canadian Federal and applicable Provincial laws	06369ZCC64  Canadian Federal and applicable Provincial laws	06369ZCD4  Canadian Federal and applicable Provincial laws
32	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is				
Ju	Regulatory treatment Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Ineligible	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
6	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	146	961	1,242	833
9	date) Par value of instrument	150	1,000	1,250	850
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	15-Dec-1995	08-Dec-2015	31-May-2016	31-May-2017
	Perpetual or dated Original maturity date	Dated \$25MM of total par amount	Dated 08-Dec-2025	Dated 01-Jun-2026	Dated 01-Jun-2027
		matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and			
14	Issuer call subject to prior supervisory approval	2040 Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redemable on or after 15- Dec-2000 in the market, by	08-Dec-2020 Redeemable at Par. No contingent call	01-Jun-2021 Redeemable at Par. No contingent call	01-Jun-2022 Redeemable a Par. No contingent call
		tender or by private contract at any price. No	dates.	dates.	dates.
		contingent call dates.			
	Subsequent call dates, if applicable Coupons / dividends	N/A	N/A	N/A	N/A
	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 8.25%	Fixed until Dec 8, 2020 3.34%	Fixed until Jun 1, 2021 3.32%	Fixed until Jun 1, 2022 2.57%
19	Existence of a dividend stopper	N/A	N/A	N/A	N/A
21		Mandatory No	Mandatory No	Mandatory No	Mandatory No
23	Noncumulative or cumulative Convertible or non-convertible <sup>(1)</sup>	Cumulative Non-Convertible	Convertible  NVCC Triggers:	Cumulative Convertible NVCC Triggers:	Cumulative Convertible NVCC Triggers:
24	If convertible, conversion trigger(s)	N/A	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been
			advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to	advised, in writing, that the Superintendent is of the opinion th 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	cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the	cease, to be viable and that, after t conversion of the Notes and all oth contingent instruments issued by t
			Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that	Bank and taking into account any other factors or circumstances that
			are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	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	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial
			government in Canada publicly announces that the Bank has accepted or agreed to accept a	government in Canada publicly announces that the Bank has accepted or agreed to accept a	government in Canada publicly announces that the Bank has accepted or agreed to accept a
			capital injection, or equivalent support, from the federal government or any provincial	capital injection, or equivalent support, from the federal government or any provincial	capital injection, or equivalent support, from the federal government or any provincial
			government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof withou
			which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.	which the Bank would have been determined by the Superintendent to be non-viable.
_					
25	If convertible, fully or partially	N/A	Will fully convert into	Will fully convert into	Will fully convert into
25	If convertible, fully or partially	N/A	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	
	If convertible, fully or partially  If convertible, conversion rate	N/A	common shares upon NVCC	common shares upon NVCC	common shares upon NVC
			common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVC trigger event
			common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each	common shares upon NVC trigger event  Upon the occurrence of ar NVCC trigger event, each outstanding note would be
			common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of	common shares upon NVC trigger event  Upon the occurrence of ar NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by
			common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the
			common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the
26	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.
26 27 28 29	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal
27 28 29 30 31	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	N/A N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A NO	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal No	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal No
27 28 29 30 31 32 33 34	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	N/A N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	N/A N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Value) by Conversion Price Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	N/A  N/A  N/A  N/A  N/A  NO  N/A  N/A  N	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, mrite-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A N/A Short Form Base Shelf	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A N/A N/A Short Form Base Shelf	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt  No N/A N/A N/A Senior Debt
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A  N/A  N/A  N/A  N/A  NO  N/A  N/A  N	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - Mar 13 14	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - Apr 13 16	common shares upon NVC trigger event  Upon the occurrence of ar NVCC trigger event, each outstanding note would b 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 fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - Apr 13 16
27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features If yes, specify non-compliant features	N/A  N/A  N/A  N/A  N/A  NO  N/A  N/A  N	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - Mar 13 14	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A N/A N/A Short Form Base Shelf	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each NVCC trigger event, each NVCC trigger event, each voctstanding 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 fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - Apr 13 16

<sup>(</sup>i) 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.

\$ mil	lions except as noted)	Included in both regulatory	Included in both regulator	Included in both regulatory	Included in both regulator
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		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
		due 2032	due 2028	Notes - First Tranche	Notes - Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	US06368BGS16	US06368BQ686	06369ZCE2	CA06369ZCF95
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
32	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	laws of Canada	laws of Canada		
50	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,772	1,219	996	1,248
	date)				
	Par value of instrument Accounting classification	USD 1,250 Liability - amortized cost	USD 850 Liability - amortized cost	1,000 Liability - amortized cost	1,250 Liability - amortized cost
				·	
	Original date of issuance	12-Dec-2017	05-Oct-2018	16-Sep-2019	17-Jun-2020
	Perpetual or dated Original maturity date	Dated 15-Dec-2032	Dated 05-Oct-2028	Dated 17-Sep-2029	Dated 17-Jun-2020
10	original maturity date	13 500 2052	05 001 2020	17 Sep 2023	17 3411 2020
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	15-Dec-2027 Redeemable at Par. No contingent call	05-Oct-2023 Redeemable at Par. No contingent call	17-Sep-2024 Redeemable at Par. No contingent call	17-Jun-2025 Redeemable Par. No contingent call
		dates.	dates.	dates.	dates.
16	Subsequent call dates, if applicable  Coupons / dividends	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until Sept 17, 2024	Fixed until June 17, 2025
18	Coupon rate and any related index	3.803%	4.338%	2.88%	2.077%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory	N/A Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No
	Noncumulative or cumulative  Convertible or non-convertible <sup>(1)</sup>	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly
		announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	announces that the Bank has been advised, in writing, that the	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		Superintendent is of the opinion that the Bank has ceased, or is about to	Superintendent is of the opinion the the Bank has ceased, or is about to
		cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after the	cease, to be viable and that, after the conversion of the Notes and all other	cease, to be viable and that, after t conversion of the Notes and all oth
		contingent instruments issued by the Bank and taking into account any		contingent instruments issued by the Bank and taking into account any	contingent instruments issued by t Bank and taking into account any
		other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances tha are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial	restored or maintained; or (b) a federal or provincial
		government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has	government in Canada publicly announces that the Bank has
		accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent	accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial	support, from the federal government or any provincial
		government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivision or agent or agency thereof without	government or political subdivisior or agent or agency thereof withou
		which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent
		to be non-viable.	to be non-viable.	to be non-viable.	to be non-viable.
25	If convertible fully or partially	Will fully convert int-	Will fully convert into	Will fully convert into	Will fully convert into
25	If convertible, fully or partially	Will fully convert into common shares upon NVCC	· ·	Will fully convert into common shares upon NVCC	Will fully convert into common shares upon NVC
25	If convertible, fully or partially				
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVC trigger event
	If convertible, fully or partially  If convertible, conversion rate	common shares upon NVCC	common shares upon NVCC	common shares upon NVCC	common shares upon NV0 trigger event
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would b
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	common shares upon NVC trigger event  Upon the occurrence of al NVCC trigger event, each outstanding note would b
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by	common shares upon NVC trigger event  Upon the occurrence of ar NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price.	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would b converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would b converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note
		common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the
26	If convertible, conversion rate  If convertible, mandatory or optional conversion	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fof further details.  Mandatory
26 27 28	If convertible, conversion rate	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	common shares upon NVC trigger event  Upon the occurrence of all 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.
26 27 28 29 30	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No
26 27 28 29 30 31 32	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write down, write-down trigger(s)  If write-down, full or partial	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal  No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal  No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVC trigger event  Upon the occurrence of an NVC trigger event, each outstanding note would b 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 fo further details.  Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each NVCC trigger event, each outstanding note would b 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 fo further details.  Mandatory Common Shares Bank of Montreal No N/A
27 28 29 30 31 32 33 34	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVC trigger event  Upon the occurrence of all NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	common shares upon NVC trigger event  Upon the occurrence of al NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	common shares upon NVI trigger event  Upon the occurrence of an NVCC trigger event, each NVCC trigger event, each outstanding note would b 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 fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt
26 27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	common shares upon NVC trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would b converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Pric Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt No N/A	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Short Form Base Shelf	common shares upon NVC trigger event  Upon the occurrence of al NVCC trigger event, each outstanding note would b converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Short Form Base Shelf
26 27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down feature If write-down, mrite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal  No N/A N/A N/A N/A N/A Senior Debt	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A	common shares upon NVI trigger event  Upon the occurrence of a NVCC trigger event, each NVCC trigger event, each outstanding note would b 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 fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt  No N/A
26 27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A USD Prospectus - Apr 27 17	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A  USD Prospectus - Apr 27 17	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - Series J	common shares upon NVI trigger event  Upon the occurrence of al NVCC trigger event, each outstanding note would b converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - May 23, 18 Prospectus - May 23, 18
26 27 28 29 30 31 32 33 34 34 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal  No N/A N/A N/A N/A N/A N/A Senior Debt  No N/A N/A USD Prospectus - Apr 27 17	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt  No N/A USD Prospectus - Apr 27 17	common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Senior Debt  No N/A Short Form Base Shelf Prospectus - May 23, 18	common shares upon NVI trigger event  Upon the occurrence of a NVCC trigger event, each outstanding note would b converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Pric Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A Senior Debt  No N/A Senior Debt  No N/A N/A Short Form Base Shelf Prospectus - May 23, 18

<sup>(3)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

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

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)		ı	
		Included in TLAC not	In alcord and in TLAC mak	Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	Capitai
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	0.00.07144440	CA 0.C2.C0D2110F	V64065527025
2	private placement)	06367WHH9	CA06368B2H05	XS1965537035
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,750	CAD2,000	EUR300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Feb-2019	6-Mar-2019	22-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Feb-2024	6-Mar-2024	21-Mar-2021
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
45	Optional call date, contingent call dates and redemption	21/2	21/2	
15	amount Subsequent call dates if applicable	N/A	N/A	N/A
16	Subsequent call dates, if applicable  Coupons/dividends	N/A	N/A	N/A
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 25	If convertible, conversion trigger (s)  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)  If write-down, full or partial			
32	If write-down, full or partial  If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>N/A</u>	NIP Prospectus – Sept 24,
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	<u></u>	<u>2018</u>
		USD Prospectus		NIP Prospectus Supplement –
	Supplement to Base Shelf Prospectus (if applicable)	Supplement - Sept 23 18	<u>N/A</u>	Feb 28, 2019
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD	CAD Senior Term Sheet - Mar	Final Terms – Series 189 NIP
	r ricing supplement (ii applicable)	MTN Jan 31 19	<u>06, 2019</u>	1 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	V24055040040		
2	private placement)	XS1966819812	06367WJM6	06367WJN4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
	Means by which enforceability requirement of Section 13 of	ontano ana canada		- Carrada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD200	USD1,750	USD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22-Mar-2019	26-Mar-2019	26-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Mar-2024	26-Mar-2022	26-Mar-2022
14	Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	IN/A	IVA	IN/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.238%	2.900%	3m\$L + 57bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	TVOIT CONVERTIBLE	TVOIT COTTVET LIBIC	TVOIT CONVERTIBLE
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
30	If convertible enecify issues of instrument it assessed			
30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
	L	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24,		USD Prospectus - Apr 27 17
		<u>2018</u>		
	Complement to Done Chalf Done or active (IC	NIP Prospectus Supplement –	USD Prospectus	USD Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	Feb 28, 2019	Supplement - Sept 23 18	Supplement - Sept 23 18
	Pricing Supplement (if applicable)	Pricing Supplement – Series	Pricing Suppl Series E USD	Pricing Suppl Series E USD
	Corporation (Corporation)	<u>190 NIP</u>	MTN Mar 21 19	MTN Mar 21 19
		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		
		included in regulatory	Included in TLAC not	Included in TLAC not
		capital	included in regulatory capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
		New York, Ontario and	New South Wales, Ontario	New South Wales, Ontario
3	Governing law(s) of the instrument	Canada	and Canada	and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Carer reachistratificity	Saler reachistratificity	Saler TEACHISTIANIENT
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	AUD300	AUD450
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	28-Jun-2019	17-Jul-2019	17-Jul-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Jun-2024	17-Jul-2024	17-Jul-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	2.500%	2.100%	3mBBSW + 100bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	and the second second			
29	If convertible, specify issuer of instrument it converts into	NI-	NI -	NI -
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s)  If write-down, full or partial			
33	If write-down, full or partial  If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
<u> </u>		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Durant atus / Dage Chalf Durant atus / Chart Form Durant atus	LICD December Apr 27 17	AUD Information Memorandum	<b>AUD Information Memorandum</b>
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>- Jul 08 19</u>	<u>- Jul 08 19</u>
		1105.5		
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus	N/A	N/A
	,	Supplement - Sept 23 18	<u> </u>	
		Pricing Suppl Series E USD	Pricing Suppl Series 6 AUD	Pricing Suppl Series 7 AUD
	Pricing Supplement (if applicable)	MTN Jun 25 19	MTN Jul 17 19	MTN Jul 17 19

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368B5B08	US06367WQD82	XS2053390600
			New York, Ontario and	
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Ontario and Canada
_	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	D1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	Carer reachibit differit	Carer reaching unitellit	Carer reachingurument
8	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
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			4
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 30	If convertible, specify issuer of instrument it converts into	No	No	No
	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)  If write-down, full or partial			
33	If write-down, permanent or temporary	<del> </del>		
- 33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Processory / Page Shalf Processory / Shart Farms Processory	N1/A	USD Prospectus - Apr 27	NIP Prospectus – Sept 24,
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	<u>17</u>	<u>2018</u>
	Supplement to Base Shelf Prospectus (if applicable)	N/A	<u>USD Prospectus</u>	NIP Prospectus Supplement –
			Supplement - Sept 23 18	<u>Jul 11, 2019</u>
		CAD Conjust Town Chart 11	Driging Compl. Control E USD	
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jul 29, 2019	Pricing Suppl Series E USD MTN Sep 10 19	Final Terms – Series 192 NIP
		25, 2025		

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	US06367WRC90	XS2063363662	XS2068976195
		New York, Ontario and		
3	Governing law(s) of the instrument	Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			1
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
Q	as of most recent reporting date)	N/A	N/A	N/A
8	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
	original maturey date	11107 2022	11 000 1011	20 000 202 .
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption	,	,	
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	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)  If convertible, fully or partially			-
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
27	in convertible, manuatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	in convertible, speemy instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Desistion in outcombination bit according to 11 or 11 or 11	Davi massurt - D - "	Davi massu ta Davi 11	Davi massu to Dono ''
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35 36	instrument type immediately senior to instrument)  Non-compliant transitioned features	Liabilities No	Liabilities	Liabilities No
37	If yes, specify non-compliant features	N/A	No N/A	N/A
- 3/	ii yes, specify non compilant leatures	† ·	Ì	<i>'</i>
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27	NIP Prospectus – Sept 24,	NIP Prospectus – Sept 24,
	·	<u>17</u>	2018	2018
		USD Prospectus	NIP Prospectus Supplement –	NIP Prospectus Supplement –
	Supplement to Base Shelf Prospectus (if applicable)	Supplement - Sept 23 18	Jul 11, 2019	Jul 11, 2019
	Dutaing Counties and (if a continue to 1)	Pricing Suppl Series E USD	Final Tanner Carl 100117	Final Tarres Carl 400 N/C
	Pricing Supplement (if applicable)	MTN Oct 21 19	Final Terms – Series 196 NIP	<u>Final Terms – Series 198 NIP</u>
		1	1	

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not included in	included in regulatory
		capital	regulatory capital	capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	CA06368DCV43	06367WYH0	06367WB85
				New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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
	Ongman matanity date	at par on or after 03-Jan-	10 11101 2020	1 2020
14	Issuer call subject to prior supervisory approval	2025	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after 03-Jan-		
15	amount	2025	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.370%	SOFR Index + 68bps	1.8500%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
30	If convertible specificioner of instrument it converts into			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34	meenamam	Exemption from		Exemption from
34a	Type of subordination	subordination	Exemption from subordination	subordination
3-a	. 170 01 30001011101011	Saboraniation	Z.C. II POOT TO III SUDOT UITIGUOTI	ouboramation
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit		Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Pari passu to Deposit Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37	if yes, specify non-compliant features	IN/A	IN/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 27 17	USD Prospectus - Apr 20 20
			USD Prospectus Supplement - Sept	USD Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	23 18	Apr 20 20
		CAD Senior Term Sheet - Jan	Pricing Suppl Series E USD MTN Mar 05	Pricing Suppl Series F USD
	Pricing Supplement (if applicable)	17, 2020	20	MTN Apr 22 20
		17, 2020	<u> </u>	

	tures Of Regulatory Capital Instruments s except as noted)			
Ψ		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	194019769	198432458	06368B3A4
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
3	Governing law(s) of the instrument	Сапаца аррісаріе пегені	Сапаца арріісаріе пегеті	Cariada applicable triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ju	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Cure 12 to metrament	Curior 12 to modularion	Callet 12 to moralitoria
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 110.00	EUR10.0	1.685
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Feb-2019		
12	Perpetual or dated	Dated	Dated 29 7 tp. 20 70	Dated
13	Original maturity date	15-Feb-2049	25-Apr-2039	7-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	b a selection of the se			
	0			
4.5	Optional call date, contingent call dates and	15 Feb 24	At Dor on 25 Apr 2020	At Dor on 7 May 2020
15	redemption amount	15-Feb-24	At Par on 25-Apr-2029	At Par on 7-May-2020
				At Par on November 07, 2020; May
				07, 2021; November 07, 2021; May
				07, 2022; November 07, 2022; May
		February 15 in each year		07, 2023; November 07, 2023; May
16		commencing February 15 2024 up		07, 2024; November 07, 2024; May
		Ito but excluding the maturity date	INI/A	07 2025: November 07 2025
	Subsequent call dates, if applicable	to but excluding the maturity date	N/A	07, 2025; November 07, 2025
	Coupons/dividends	,		
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 5.05% accrual rate	Fixed 0.016	Fixed 2.55%-3.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero coupon, 5.05% accrual rate No	Fixed 0.016 No	Fixed 2.55%-3.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed Zero coupon, 5.05% accrual rate	Fixed 0.016	Fixed 2.55%-3.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed Zero coupon, 5.05% accrual rate No Mandatory	Fixed 0.016 No Mandatory	Fixed 2.55%-3.00% No Mandatory
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Fixed Zero coupon, 5.05% accrual rate No Mandatory No	Fixed 0.016 No Mandatory	Fixed 2.55%-3.00% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative	Fixed 0.016 No Mandatory No Cumulative	Fixed 2.55%-3.00% No Mandatory Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible	Fixed 0.016 No Mandatory No Cumulative Non-convertible	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed 0.016 No Mandatory No Cumulative Non-convertible N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.016 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.016 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.016 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.016 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.016 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.55%-3.00% No  Mandatory  Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed 2.55%-3.00% No  Mandatory  Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	Fixed  0.016  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero coupon, 5.05% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pripasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero coupon, 5.05% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pripasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 5.05% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero coupon, 5.05% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A  NIP Prospectus - Sep 24, 2018	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A  NIP Prospectus - Sep 24, 2018	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  0.016  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - Sep 24, 2018  NIP Prospectus Supplement - Feb 28, 2019	Fixed 2.55%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	Fixed  0.016  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.55%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Jacobs	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368B3F3	06368B4D7	06368B4L9
	for private placement,	003002513	003005457	003000423
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.5	1.8	3.366
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-May-2019	12-Jun-2019	18-Jun-2019
12	Perpetual or dated	Dated 7 May 2025	Dated 12 lun 2040	Dated 19 Jun 2024
13	Original maturity date	7-May-2025	12-Jun-2040	18-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At Par on 7-May-2020	At Par on 12-Jun-2020	N/A
		At Par on November 07, 2020; May		
		07, 2021; November 07, 2021; May		
		07, 2022; November 07, 2022; May		
1			At Par on December 12th and June	
16	Subsequent call dates if applicable	07, 2023; November 07, 2023; May	12th starting December 12 2020	N/A
16	Subsequent call dates, if applicable			N/A
	Coupons/dividends	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024	12th starting December 12 2020 and ending December 12 2039	
17	Coupons/dividends Fixed or floating dividend/coupon	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024 Fixed	12th starting December 12 2020 and ending December 12 2039 Fixed	Floating
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024	12th starting December 12 2020 and ending December 12 2039 Fixed 0.0345	Floating 3 month Cdor + 0.44%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024 Fixed 2.60%	12th starting December 12 2020 and ending December 12 2039 Fixed	Floating
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024 Fixed 2.60%	12th starting December 12 2020 and ending December 12 2039 Fixed 0.0345	Floating 3 month Cdor + 0.44% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024 Fixed 2.60%	12th starting December 12 2020 and ending December 12 2039 Fixed 0.0345	Floating 3 month Cdor + 0.44%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024 Fixed 2.60%	12th starting December 12 2020 and ending December 12 2039 Fixed 0.0345	Floating 3 month Cdor + 0.44% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024 Fixed 2.60% No Mandatory	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory	Floating 3 month Cdor + 0.44% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024 Fixed 2.60% No Mandatory	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345 No  Mandatory	Floating 3 month Cdor + 0.44% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345 No  Mandatory  No Cumulative	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345 No  Mandatory  No  Cumulative  Non-convertible  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed 2.60%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Floating 3 month Cdor + 0.44% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Floating 3 month Cdor + 0.44% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Floating 3 month Cdor + 0.44% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	07, 2023; November 07, 2023; May 07, 2024; November 07, 2024  Fixed  2.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A	12th starting December 12 2020 and ending December 12 2039  Fixed  0.0345  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Floating 3 month Cdor + 0.44% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)			
(\$ IIIIIIOII.		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368B5U8	06368B7K8	06368B7F9
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13	Canada applicable tilelelli	Canada applicable tilerein	Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	N/A	NI/A
8 9	millions, as of most recent reporting date)  Par value of instrument	USD 5	0.151	N/A 0.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Aug-2019		
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Aug-2022	1-Oct-2022	1-Oct-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 22-Aug-2020	At par on 1-Oct-2020	At par on 1-Oct-2020
•		At par on February 22, 2021;	At par on April 01, 2021; October	At par on April 01, 2021; October
16	Subsequent call dates, if applicable	At par on February 22, 2021; August 22, 2021; February 22, 2022		At par on April 01, 2021; October 01, 2021; April 01, 2022
	Coupons/dividends	August 22, 2021; February 22, 2022	01, 2021; April 01, 2022	01, 2021; April 01, 2022
17	Coupons/dividends Fixed or floating dividend/coupon	August 22, 2021; February 22, 2022 Fixed	01, 2021; April 01, 2022 Fixed	01, 2021; April 01, 2022 Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 22, 2021; February 22, 2022	01, 2021; April 01, 2022	01, 2021; April 01, 2022
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75%	01, 2021; April 01, 2022 Fixed 2.15%-2.50%	01, 2021; April 01, 2022 Fixed 2.20%-3.00%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75%	01, 2021; April 01, 2022 Fixed 2.15%-2.50%	01, 2021; April 01, 2022 Fixed 2.20%-3.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No	01, 2021; April 01, 2022 Fixed 2.15%-2.50% No	01, 2021; April 01, 2022 Fixed 2.20%-3.00% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory Yes Cumulative	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75% No  Mandatory  Yes  Cumulative  Non-convertible  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	O1, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	01, 2021; April 01, 2022  Fixed 2.15%-2.50%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 22, 2021; February 22, 2022  Fixed 2.35%-2.75%  No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	O1, 2021; April 01, 2022  Fixed 2.15%-2.50% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	01, 2021; April 01, 2022  Fixed 2.20%-3.00%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  N/A  N/A

	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	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
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9.525	2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Oct-2019		
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Oct-2029	5-Nov-2025	6-Nov-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	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 the last calendar day of each January, April, July and October, commencing on October 31, 2021, up to and excluding the maturity date	At par on May 05, 2021; November 05, 2021; May 05, 2022; November 05, 2022; May 05, 2023; November 05, 2023; May 05, 2024; November 05, 2024; May 05, 2025	On May 06, 2021; November 06, 2021; May 06, 2022; November 06 2022; May 06, 2023; November 06, 2023 May 06, 2024
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Fixed 2.60%-3.10%	2.75%-4.00%	2.74
19	Existence of a dividend stopper	No	No	No .
	Fully discretionary, partially discretionary or			
20		Mandatory	Mandatory	Mandatory
20	mandatory			
		,	V	
21	Existence of a step up or other incentive to redeem	Yes	Yes	No
21 22	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	Yes Cumulative	Cumulative	No Cumulative
21 22 23	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Yes Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)	Yes Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	Yes Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Yes Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Yes Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Yes Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Yes Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep 23	Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  R/A  R/A  Pari pasu to Deposit Liabilities No N/A N/A  N/A

	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	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
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.25		USD 33.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Nov-2019	7-Nov-2019	8-Nov-201
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-2024		8-Nov-202
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 Februrary, May, August, and November commencing on November 8, 2023 up to and exluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3mo BA + 62 bps	2.80%-3.50%	2.38
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Yes	No
22	Noncumulative or cumulative	Cumulative	Cumulative	
22	Commental and an area of the comment			Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
24 25 26 27	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Non-convertible N/A N/A	Non-convertible N/A N/A	Non-convertible N/A N/A
24 25 26	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
24 25 26 27	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A	Non-convertible N/A N/A N/A
24 25 26 27 28	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Non-convertible N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination
24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	Non-convertible N/A N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A
24 25 26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep 23

	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
ŀ	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	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
	Means by which enforceability requirement of Section 13		The second secon	
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.9		1
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-201
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Nov-2024	12-Nov-2034	14-Nov-202
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  Coupons/dividends	At par on May 12, 2021; November 12, 2021; May 12, 2022; November 12, 2022; May 12, 2023; November 12, 2023; May 12, 2024	On the 12th day of November of each year, commencing on 12 November 2021, up to and excluding the maturity date	At par on May 14, 2021; Novembe 14, 2021; May 14, 2022; Novembe 14, 2022; May 14, 2023; Novembe 14, 2023; May 14, 2024
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.50%-3.00%	3.32%	2.50%-3.20%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mary Inter-	Mary Later	
		Mandatory	Mandatory	Mandatory
20	mandatory	ividitationy		,
		,	No	Yes
20 21 22	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	Yes Cumulative	No Cumulative	Yes Cumulative
21	Existence of a step up or other incentive to redeem	Yes		Yes Cumulative Non-convertible
21 22	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)	Yes Cumulative	Cumulative	Cumulative
21 22 23	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	Yes Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Yes Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	Yes Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Yes Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug 28,	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A

Indigue (destrifler (eg CUSP, DIN, or Bloomberg (dentifler (eg CUSP)) (dentifier (eg CUSP))	(\$ millions	except as noted)			
1. Busser with the private placement)   2. Integrate identifier (eg CUSIP), SIN, or Biocomberg identifier   3. Coverning base(s) of the instrument   3. Coverning base(s) of the instrument   4. Province of Coverning base(s) of the instrument   5. Coverning base(s) of the instrument   6. Coverning base(s) of the instrument   6. Coverning base(s) of the instrument   6. Province of Coverning base(s) of the instrument   6. Province of Coverning base(s) of the instrument   6. Province of Coverning base(s)   7. Province of Instrument   7. Pr			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Unique identifier (eg. CUSP, ISIN, or Bloomberg identifier (p. 2015). It for private placement)  for private placement)  for private placement)  description and the laws of provincer of Cottania and the laws of Contact and the laws of Contact and the Ising of the Ising					regulatory capital
Contractual	1		вмо	вмо	вмо
Generating law(s) of the instrument  Arms by which enforceability requirement of Section 13 of the TLAC Cellpible extruments governed by foreign law(s) of the TLAC Cellpible extruments governed by foreign law)  Application proteinment  Application proteinment  Application proteinment  Application proteinment  Application proteinment  Application proteinment  Beginning instrument  Application proteinment  Beginning instrument  Beginning and sold in rules  NA  NA  NA  NA  NA  NA  NA  NA  NA  N	_				
Menso by which enforceability requirement of Section 13 and the TAC Term Sheet is achieved (for other TAC eligible instruments powered by foreign law)  Regulatory recomment  A Translational Based III rules  NA N	2	for private placement)	06368B8V3	06368DAC8	06368DAF1
Means by which enforceability requirement of Section 13 and of the TAC. Term Sineet is achieved (for other TAC-eligible instruments) powered by foreign law)  Regulatory recriment  Regulatory recriment  Regulatory recriment  Polit-Transitional Basel III rules  N/A  NA  NA  NA  NA  NA  NA  NA  NA  N					
Means by which enforceabling law(s) of the instrument of Section 13 or the TAC Term Steet is active-ed (for other TAC-eligible instruments soewend by foreign law)  Regulatory recomment  Regulatory r			Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
Mans by which enforceability requirement of Section 13 of the TAC Ferm Secte is achieved for other TLAC eligible not runnerst governed by foreign law) Regulatory freatment A Transitional Based Ill rules N/A N/A N/A N/A Fransitional Based Ill rules N/A N/A N/A N/A N/A N/A N/A Fransitional Based Ill rules N/A N/A N/A N/A N/A N/A N/A Fransitional Based Ill rules N/A	3	Governing law(s) of the instrument			Canada applicable therein
the TLAC Term Sheet is achieved (for other TLAC-eligible entruments governed by foreign law)  Regulatory treatment  Regulatory treatment  Regulatory treatment  Post transitional Basel III rules  NA  NA  NA  NA  NA  NA  NA  NA  NA  N		-			, , , , , , , , , , , , , , , , , , , ,
Regulatory reactivent  A Transitional Basel III rules  N/A  Transitional Basel III rules  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	3a	, , ,			
## Regulatory restment ## Transitional Basel III rules ## NA		· · ·	Contractual	Contractual	Contractual
4 Transitional Basel III rules N/A					
Post-transitional Basel III rules	4	,	N/A	N/A	N/A
6 Eligible at solo/group/group/scoples/olo 7 Instrument type Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) N/A					
Amount recognised in regulatory capital (Currency in MIA)   MIA   Amount recognised in regulatory capital (Currency in MIA)   NIA	6		N/A	N/A	N/A
8 millions, as of most recent reporting date)   N/A   N/A   N/A     10   Par value of instrument   10   Liability - fair value option   Liability - fair val	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par Value of instrument		Amount recognised in regulatory capital (Currency in			
10. Accounting classification   Liability - fair value option   Dated   Dated	8	millions, as of most recent reporting date)	N/A	N/A	N/A
11	9	Par value of instrument	15	10	0
11	10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Perpetual or dated	11	Original date of issuance			
Subsequent call dates, if applicable   App	12			1	
Optional call date, contingent call dates and   At per on 14-Nov-2020   On 15-Nov-2020   At per on 14-Nov-2020   At per on 14-Nov-2020   On 15-Nov-2020   On 15-Nov-2020   At per on 14-Nov-2020   On 15-Nov-2020   On 25-Nov-2020	13	Original maturity date	14-Nov-2026	15-Nov-2029	18-Nov-202
At par on 14-Nov-2020	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
At par on 14-Nov-2020					
At par on 14-Nov-2020					
At par on 14-Nov-2020		Ontinual call data and a second call			
On May 15, 2021: November 15, 2021; May 15, 2022: November 15, 2021; May 15, 2022: November 15, 2022; May 15, 2022: November 15, 2022; May 15, 2023: November 15, 2022; May 15, 2023: November 15, 2022; May 15, 2023: November 15, 14, 2021: November 14, 2023: November 15, 14, 2022: May 14, 2023: November 15, 2024; May 15, 2026: November 15, 14, 2022: May 14, 2023: November 15, 18, 2021; May 15, 2026: November 15, 18, 2022; May 14, 2023: November 15, 18, 2021; May 15, 2026: November 15, 18, 2022; May 16, 2026: November 15, 18, 2022; May 15, 2026: November 15, 18, 2022; May 16, 2026: November 15, 2026: Nov			A4 === == 44 N; 0000	On 45 Nov. 2002	A4 = = = = 40 N = 0000
At par on May 14, 2021; November 15, 2022; May 15, 2023; November 15, 2022; May 15, 2023; November 15, 2023; May 15, 2023; November 15, 2023; May 15, 2023; November 15, 14, 2022; May 14, 2022; November 2025; May 15, 2023; November 15, 14, 2022; May 14, 2022; November 2025; May 15, 2023; November 15, 14, 2022; May 14, 2023; November 2025; May 15, 2023; November 15, 14, 2023; May 14, 2024; November 2025; May 15, 2028; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2022; November 15, 18, 2023; November 15, 18, 2022; November 15, 18, 2023; November 15, 2028; November	15	redemption amount	At par on 14-Nov-2020	On 15-Nov-2020	At par on 18-Nov-2020
At par on May 14, 2021; November 15, 2022; May 15, 2023; November 15, 2022; May 15, 2023; November 15, 2023; May 15, 2023; November 15, 2023; May 15, 2023; November 15, 14, 2022; May 14, 2022; November 2025; May 15, 2023; November 15, 14, 2022; May 14, 2022; November 2025; May 15, 2023; November 15, 14, 2022; May 14, 2023; November 2025; May 15, 2023; November 15, 14, 2023; May 14, 2024; November 2025; May 15, 2028; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2022; November 15, 18, 2023; November 15, 18, 2022; November 15, 18, 2023; November 15, 2028; November					
At par on May 14, 2021; November 15, 2022; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023; May 15, 2024; November 15, 2023; May 15, 2024; November 15, 14, 2022; May 14, 2022; November 2026; May 15, 2026; November 15, 14, 2022; May 14, 2024; November 2026; May 15, 2026; November 15, 14, 2022; May 14, 2024; November 2026; May 15, 2026; November 15, 14, 2023; May 14, 2024; November 2026; May 15, 2028; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2022; November 15, 18, 2022; November 15, 18, 2023; November 15, 18, 2023; November 15, 18, 2022; November 15, 18, 2023; November 15, 2028; November					
At par on May 14, 2021; November 15, 2022; May 15, 2023; November 15, 2022; May 15, 2023; November 15, 2023; May 15, 2023; November 15, 2023; May 15, 2023; November 15, 14, 2022; May 14, 2022; November 2025; May 15, 2023; November 15, 14, 2022; May 14, 2022; November 2025; May 15, 2023; November 15, 14, 2022; May 14, 2023; November 2025; May 15, 2023; November 15, 14, 2023; May 14, 2024; November 2025; May 15, 2028; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2022; November 15, 18, 2023; November 15, 18, 2022; November 15, 18, 2023; November 15, 2028; November					
At par on May 14, 2021; November 15, 2022; May 15, 2022; November 15, 2022; May 15, 2023; November 15, 2023; May 15, 2024; November 15, 2023; May 15, 2024; November 15, 14, 2022; May 14, 2022; November 2026; May 15, 2026; November 15, 14, 2022; May 14, 2024; November 2026; May 15, 2026; November 15, 14, 2022; May 14, 2024; November 2026; May 15, 2026; November 15, 14, 2023; May 14, 2024; November 2026; May 15, 2028; November 15, 18, 2021; November 15, 18, 2021; November 15, 18, 2022; November 15, 18, 2022; November 15, 18, 2023; November 15, 18, 2023; November 15, 18, 2022; November 15, 18, 2023; November 15, 2028; November					
A par on May 14, 2021; November 15, 2023; May 15, 2023; November 15, 14, 2021; May 14, 2022; Nay 15, 2024; November 15, 14, 2021; May 14, 2022; Nay 15, 2024; November 15, 14, 2023; May 14, 2023; November 15, 14, 2023; May 14, 2023; November 15, 14, 2023; May 14, 2024; November 16, 14, 2023; May 14, 2024; November 16, 18, 2021; May 14, 2024; May 14, 2025; November 17, 18, 2022; May 15, 2028; November 15, 18, 2023; May 14, 2024; May 14, 2025; November 16, 18, 2023; May 14, 2024; May 14, 2025; November 15, 18, 2023; May 15, 2028; November 15, 18, 2023; May 15, 2028; November 15, 18, 2023; May 14, 2024; May 14, 2025; November 15, 18, 2023; May 15, 2028; November 15, 18, 20				On May 15, 2021; November 15,	
Al par on May 14, 2021; November 15, 14, 2021; May 14, 2022; May 15, 2025; November 15, 14, 2022; May 14, 2024; May 15, 2025; November 15, 14, 2022; May 14, 2022; May 15, 2025; November 15, 14, 2022; May 14, 2022; May 15, 2026; November 15, 14, 2022; May 14, 2025; May 14, 2025; May 15, 2028; November 15, 14, 2025; May 14, 2025; May 15, 2028; November 15, 18, 2021; 2026; May 15, 2028; November 15, 14, 2025; May 14, 2025; May 15, 2028; November 15, 18, 2021; 2026; May 15, 2028; November 15, 18, 2021; 2026; May 15, 2028; November 15, 18, 2022; May 15, 2028; November 15, 18, 2021; May 16, 2028; November 15, 18, 2021; May 16, 2028; November 15, 18, 2021; May 16, 2028; November 15, 18, 2021; November 15, 18, 2021; May 16, 2028; November 15, 18, 2021; November 15, 18, 2022; November 15, 18, 2022; November 15, 18, 2023; November 15, 18, 2023; November 15, 18, 2023; November 15, 18, 2022; November 15, 1				2021; May 15, 2022; November 15,	
14, 2021: May 14, 2022: November 15, 14 par on 14, 2022: May 16, 2025 May 16, 2026 May 16, 2027 November 15, 14, 2021: May 14, 2024: May 16, 2022; May 14, 2026 May 16, 2027; November 15, 18, 2021; 16   Subsequent call dates, if applicable					
14, 2022: May 14, 2023; Nay verber   15, 18, 2021;   14, 2023; May 15, 2024; May 15, 2026; November   15, 18, 2021;   14, 2024; November   2025; Nay 15, 2028; November   15, 18, 2021;   14, 2024; May 14, 2025; November   2027; May 15, 2028; November   15, 18, 2021;   14, 2025; May 14, 2026   2028; May 15, 2029   18, 2023;   18, 2023;   18, 2023;   18, 2023;   19, 2029; May 15, 2029   18, 2023;   18, 2023;   19, 2029; May 15, 2029   18, 2023;   18, 2023;   19, 2029; May 16, 2029   18, 2023;   19, 2023; May 16, 2029   18, 2023;   19, 2029; May 16, 2029   18, 2023;   19, 2023; May 16, 2029   18, 2023;   19, 2029; May 16, 2029   18, 2023;   19, 2023; May 16, 2029   18, 2023;   2023;   202					
14, 2023; May 14, 2024; November 12, 18, 2027; November 15, 18, 2027; 1891; November 15, 18, 2022; 18, 2022; 18, 2022; 18, 2022; 18, 2022; 18, 2022; 18, 2023; 18, 2					At nor on Moy 18, 2021; November
14, 2024; May 14, 2025; November 2027; May 15, 2028; November 15, 18, 2022; 14, 2025; May 14, 2026 2028; May 15, 2029 18, 2023; May 15, 2029 18, 2029 18, 2023; May 15, 2029 18, 2029 18, 2029; May 15, 2029; Ma					At par on May 18, 2021; November 18, 2021; May 18, 2022; November
16. Subsequent call dates, if applicable    Coupons/dividends					18, 2022; May 18, 2023; Novembe
Coupons/dividends	16	Subsequent call dates, if applicable			18, 2023; May 18, 2024
18 Coupon rate and any related index 2.70%-4.00% 3.22% 2.60%-3.0 19 Existence of a dividend stopper No					
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Mandat	17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Mandator	18	Coupon rate and any related index	2.70%-4.00%	3.22%	2.60%-3.00%
20 mandatory Mandatory Mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem Yes No Yes  22 Noncumulative or cumulative Non-convertible Info Info convertible, fully or partially N/A	19	Existence of a dividend stopper	No	No	No
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, conversion rate 28 N/A 29 If convertible, conversion rate 29 N/A 20 If convertible, sendify instrument type conversion 29 If convertible, specify instrument type convertible into 20 If convertible, specify instrument it converts 29 into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34 Type of subordination 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 No 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 No 32 Non-compliant transitioned features 33 Non-compliant transitioned features 34 Non-compliant transitioned features 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 No 38 Non-compliant transitioned features 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 Non-compliant features 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 No 39 No 39 No 30 No 3		Fully discretionary, partially discretionary or			
22 Noncumulative or cumulative Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Solver or non-convertible (Solver or non-convertible) Non-convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Non-convertible (Solver or non-convertible) Non-convertible (Solver or non-convertible (Solver or non-convertible) Non-convertible (Solver or non-convertible (Solver	20	mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Solver or non-convertible (Solver or non-convertible) Non-convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into If convertible, specify issuer of instrument it converts Non-convertible (Solver or non-convertible) Non-convertible (Solver or non-convertible (Solver or non-convertible) Non-convertible (Solver or non-convertible (Solver					
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible (convertible, conversion trigger (s) N/A	21	Existence of a step up or other incentive to redeem			
If convertible, conversion trigger (s)	22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into N/A	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
26 If convertible, conversion rate N/A N/A N/A N/A  27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A  30 Write-down feature No No No No No No If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption Exemption From subordination Exemption From subordination Exemption 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 No	24		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 Into N/A N/A N/A N/A  30 Write-down feature N/A N/A N/A N/A  31 If write-down, write-down trigger (s) N/A N/A N/A  32 If write-down, write-down trigger (s) N/A N/A N/A  33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption Exemption Exemption From subordination Exemption  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 N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A	25		N/A	N/A	
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	26		N/A	N/A	N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  N/A  Write-down feature No	27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into N/A					
29 into N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s)  32 If write-down, full or partial If temporary If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination Exemption from subordination Exemption  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features No	28				
30 Write-down feature No No No No 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write-down 34 mechanism 35 Type of subordination Exemption from subordination Exemption  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No 37 If yes, specify non-compliant features N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A N/A N/A N/A  Supplement to Base Shelf Prospectus (if applicable)	_	If convertible, specify issuer of instrument it converts			
31	29		N/A	N/A	N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism 34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features No	30	Write-down feature	No	No	No
If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No	31	If write-down, write-down trigger (s)			
If temporary write-down, description of write-down mechanism  Type of subordination  Exemption from subordination  Exemption from subordination  Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N	32	If write-down, full or partial			
mechanism Type of subordination Exemption from subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities	33	If write-down, permanent or temporary			
Position in subordination Exemption from subordination Exemption from subordination Exemption  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features No	· <u> </u>	· · · · · · · · · · · · · · · · · · ·			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  No  N/A  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					
instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  N/A  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  N/A  N/A  N/A  N/A  N/A	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  No  No  N/A  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  N/A  N/A  N/A  N/A  Supplement to Base Shelf Prospectus (if applicable)					
36 Non-compliant transitioned features 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)	35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A  N/A  N/A  N/A	36	Non-compliant transitioned features			
Prospectus N/A N/A N/A N/A  Supplement to Base Shelf Prospectus (if applicable)	37	If yes, specify non-compliant features	N/A	N/A	N/A
Prospectus N/A N/A N/A N/A  Supplement to Base Shelf Prospectus (if applicable)		Prospectus / Base Shelf Prospectus / Short Form			
Sunnlement to Rase Shelf Prospectus (if applicable)				1	
Supplement to Base Shelf Prospectus (if applicable) $N/\Delta$			N/A	N/A	N/A
		Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
IVA IVA			N/A	N/A	N/A
Briging Supplement (if applicable)		Drising Supplement (if and isoble)			
Pricing Supplement (if applicable)		Fricing Supplement (if applicable)	F11 F1 6 1 200 5 5 5 1 1 1	Fig. 17	F1.17 6 1 000 1-1
<u>Final Terms - Cusip: 06368B8V3</u> <u>Final Terms - Cusip: 06368DAC8</u> <u>Final Terms - Cusip: 06368DAC8</u>			<u>Final Terms - Cusip: 06368B8V3</u>	Final Terms - Cusip: 06368DAC8	Final Terms - Cusip: 06368DAF1

15 THINDING	tures Of Regulatory Capital Instruments s except as noted)			
,		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DAB0	208101269	06368DAA2
2		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	NI/A	NI/A	NI/A
4	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Post-transitional Basel III rules	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.00	USD 30.00	2.
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Nov-2019	19-Nov-2019	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Nov-2022	19-Nov-2059	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, programme and approximately			
	Outlined cell data and a finite of			
4-	Optional call date, contingent call dates and	On 40 New 2000	O- 40 Nov 2004	At nor on 20 Nov. 2022
15	redemption amount	On 19-Nov-2020	On 19-Nov-2021	At par on 20-Nov-2020
				At ==== == M=== 20, 2024;
				At par on May 20, 2021; November 20, 2021; May 20,
				2022; November 20, 2022; May
		On May 19, 2021; November 19,		20, 2023; November 20, 2023;
16	Subsequent call dates, if applicable		O- November 40 of a selection	
	Subsequent can dates, it applicable	2021; May 19, 2022	On November 19 of each year	May 20, 2024
	Coupons/dividends	2021; May 19, 2022	On November 19 of each year	May 20, 2024
17		2021; May 19, 2022 Fixed	Fixed	May 20, 2024 Fixed
17 18	Coupons/dividends		Fixed	,
	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 0.0215	Fixed 0.0408	Fixed 2.35%-3.00%
18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 0.0215	Fixed 0.0408	Fixed 2.35%-3.00%
18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 0.0215	Fixed 0.0408	Fixed 2.35%-3.00% No
18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Fixed 0.0215 No Mandatory	Fixed 0.0408 No Mandatory	Fixed 2.35%-3.00% No Mandatory
18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 0.0215 No Mandatory No Cumulative	Fixed 0.0408 No Mandatory No Cumulative	Fixed 2.35%-3.00% No Mandatory Yes Cumulative
18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 0.0215 No Mandatory No Cumulative Non-convertible	Fixed 0.0408 No Mandatory No Cumulative Non-convertible	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible
18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.35%-3.00% No Mandatory Yes Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.0408 No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A	Fixed  0.0408 No  Mandatory  No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 0.0215 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A	Fixed  0.0408 No  Mandatory  No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed  0.0215  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed  0.0408 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed  0.0408  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed  0.0215  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed  0.0408 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed  0.0408  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A  NIP Prospectus - July 11, 2019	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Fixed  0.0215  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Fixed  0.0408 No  Mandatory  No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed  0.0215 No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed  0.0408  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A  NIP Prospectus - July 11, 2019	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Fixed  0.0215  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Fixed  0.0408 No  Mandatory  No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed  0.0215  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Fixed  0.0408 No  Mandatory  No Cumulative Non-convertible N/A	Fixed 2.35%-3.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A

Soverning bawled of the instrument Means by which enforcedable repairment of Section 13 30 of the TLAC Term Sheet is achieved for other TLAC-eligible instruments governed by foreign by one of the property in the control of the TLAC Term Sheet is achieved for other TLAC-eligible instruments governed by foreign by one of the property in the control of the TLAC Term Sheet is achieved for other TLAC-eligible instruments governed by foreign by one of the tLAC and the control of the contro		tures Of Regulatory Capital Instruments			
Source   AMD	(\$ millions	s except as noted)	Included in TIAC act included in	In alcohol in TLAC matter dead in	In alread in TLAC and in alread in
Source descripting CUSP, SIN, or Biometers identified 2015 (1900)					
Unique describer leg CLSP, ISM, or Boomberg Identifier 2 for private placement) 3 discreming lose(s) of the incurrence 4 Grands applicable freedom and the lates of Cardad applicable freedom and the	1	leguer			
2 for private placement) 20850046 09950047 20050023  3 Governing landed of the instrument of the Control of Control and the John Process of the John Process of Control and the John Process of the John Process of Control and the Control of Control and Control of Control	1		BMO	BIVIO	BIVIO
Securing leads of first instrument  Amount of Orlation and the laws  Amount regulated referenciability regulationent of Section 1  Beginning leads of first instrument  Amount regulated referenciability regulationent of Section 1  Beginning special of for instrument  Amount regulated resources by foreign laws  Regulatery frestment  Province of Orlation and the laws  Contractual  C	2		208150146	06368DAH7	208106023
3 Generaling landy) of the instrument of Canada applicable therein of the TAC Ferm Sheet is achieved for other TAC-eligible instruments growered by foreign law)   4 Pagualitary presentations are compared to the compared by the compare		ioi private piacementy	200130140	00300DATT	200100023
Significant purply of the instrument of Canada applicable therein of the TAC rem Sheet is achieved for other TAC-eligible entruments governed by foreign law)    4. Production of the TAC rem Sheet is achieved for other TAC-eligible entruments governed by foreign law)    5. Production of the TAC rem Sheet is achieved for other TAC-eligible entruments governed by foreign law)    6. Production and fine it inches    6. Production and fine it inches    7. Instrument type    8. Amount recognised in regulatory cipilal (parcero) in    8. Hallow, an of reserve removing date)    9. Provide of instrument    9. Provide of instrument    10. Original date of instance    10. Original					
Means by which enforceability requirement of Section 13			Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
the Tumber governed by Foreign law)  A Regulatory treatment  Regul	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Instruments governed by foreign lavy		Means by which enforceability requirement of Section 13			
Regulatory treatment   NA	3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Transitional flase III rules		instruments governed by foreign law)	Contractual	Contractual	Contractual
Post transitional Based III rules		Regulatory treatment			
6 Eligible at solo/group/group/scopialsolo 7 Intrament type 8 Amount recognised in regulatory capital (Currency in 8 millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting dashification 11 Accounting dashification 12 Original lasts of instrument 13 Original lasts of instrument 14 Susser call subject to prior supervisory approval 14 Suser call subject to prior supervisory approval 15 Optional call date, contingent call dates and 16 Optional call date, contingent call dates and 17 Pedemption amount 18 Optional call date, contingent call dates and 19 Pedemption amount 19 Pedemption amount 19 Pedemption amount 19 Pedemption amount 10 On 20-Nov-2020 10 Alpar on 22 Nov-2020 11 Pedemption amount 10 Optional call date, contingent call dates and 10 Optional call dates, contingent call dates, and call dates, contingent call dates, and call dates, call dates, and call dates, call dates, a	4	Transitional Basel III rules	N/A	N/A	N/A
Instrument type   Amount recognised in regulatory capital (Currency in Man   NA   NA   NA   NA   NA   NA   NA   N	5	Post-transitional Basel III rules	N/A	N/A	N/A
Amount recognised in regulatory capital (Currency in 8 millions, as of most recent reporting date)		Eligible at solo/group/group&solo			
8 millions, as of most recent reporting date) NA	7	,,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9   Par value of instrument					
10					
11 Dright ald state of issuance					
Perpetual or dated   Dated   Dated   Dated   Dated   Dated   20 Nov-2059   22-Nov-2028   27-Nov				i i	
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Issuer call subject to prior supervisory approval 16 Optional call date, contingent call dates and 17 Optional call date, contingent call dates and 18 Coupern call dates, contingent call dates and 19 Optional call date, contingent call dates and 19 Optional call dates, contingent call dates and 10 Optional call dates, contingent call dates, and 10 Optional call dates, contingent call dates, and continued call dates, and continued call dates, and call dates, an					27-Nov-2019
Optional call date, contingent call dates and redemption amount    On 20-Nov-2020   At par on 22-Nov-2020   On 27-Nov-2024    At par on May 22, 2021; May 22, 2028, May 22					
Optional call date, contingent call dates and  On 20-Nov-2020  At par on 22-Nov-2020  On 27-Nov-2024  At par on May 22, 2021; November 22, 2021; May 22, November 22, 2022; May 22, 2022; November 22, 2022; May 22, 2023; November 22, 2022; May 22, 2023; November 22, 2022; May 22, 2023; November 22, 2025; May 22, 2026; November 22, 2026; May 22, 2026; November 22,					
At par on May 22, 2021; November 22, 2022, November 22, 2023, May 22, 2021; November 22, 2023, May 22, 2023, November 22, 2023, November 22, 2023, May 22, 2023, November 22, 2025, May 22, 2023, November 22,	14	issuer call subject to prior supervisory approval	r es	i es	res
At par on May 22, 2021; November 22, 2022; November 22, 2022, May 22, 2022; November 22, 2022, May 22, 2023; November 22, 2023, May 22, 2023; November 22, 2023, May 22, 2023; November					
At par on May 22, 2021; November 22, 2021, May 22, 2021; November 22, 2021, May 22, 2022; November 22, 2023, May 22, 2023; November 22, 2026, May 22, 2023; November 22, 2026, May 22, 2025; November 22, 2026, May 22, 2027; November 22, 2026, May 22, 2027; November 22, 2028, May 22, 2028; November					
At par on May 22, 2021; November 22, 2021, May 22, 2021; November 22, 2021, May 22, 2022; November 22, 2023, May 22, 2023; November 22, 2026, May 22, 2023; November 22, 2026, May 22, 2025; November 22, 2026, May 22, 2027; November 22, 2026, May 22, 2027; November 22, 2028, May 22, 2028; November		0			
At par on May 22, 2021; November 22, 2021; November 22, 2022; May 22, 2022; November 22, 2022; May 22, 2023; November 22, 2023; May 22, 2023; November 22, 2024; May 22, 2025; November 22, 2025; May 22, 2026; November 22, 2027; May 22, 2028; November 22, 2028; No	15		On 20 Nov 2020	At par an 22 Nov 2020	On 27 Nov 2024
November 22, 2021, May 22, 2024, May 22, 2022, May 22, 2022, May 22, 2023, May 22, 2023, May 22, 2024, May 22, 2024, May 22, 2025, November 22, 2023, May 22, 2024, May 22, 2024, May 22, 2025, May 22, 2026, May 22, 2027, May 22	15	redemption amount	OH 20-NOV-2020	At par on 22-Nov-2020	O11 27-NOV-2024
November 22, 2021, May 22, 2022, May 22, 2022, May 22, 2022, November 22, 2023, May 22, 2023, November 22, 2023, May 22, 2024, May 22, 2024, November 22, 2023, May 22, 2024, May 22, 2024, May 22, 2026, November 22, 2026, May 22, 2027, May 22, 2026, May 22, 2027, May 22, 2026, May 22, 2027, May 2					
November 22, 2021, May 22, 2022, May 22, 2022, May 22, 2022, November 22, 2023, May 22, 2023, November 22, 2023, May 22, 2024, May 22, 2024, November 22, 2023, May 22, 2024, May 22, 2024, May 22, 2026, November 22, 2026, May 22, 2027, May 22, 2026, May 22, 2027, May 22, 2026, May 22, 2027, May 2					
November 22, 2021; May 22, 2022; May 22, 2022; November 22, 2023; May 22, 2023; November 22, 2023; May 22, 2024; May 22, 2026; M					
2022; November 22, 2023; May 22, 2024. November 22, 2023; May 22, 2024. November 22, 2025; May 22, 2024. November 22, 2025; November 22, 2025; November 22, 2025; November 22, 2026. November 22, 2027; November 27, 2026; May 22, 2028.  16 Subsequent call dates, if applicable  Coupons/dividends  17 Fixed Fix				At par on May 22, 2021;	
22, 2023; November 22, 2025; May 22, 2025; May 22, 2025; May 22, 2026; November 22, 2025; November 22, 2025; November 22, 2025; November 22, 2025; November 22, 2026; May 22, 2026; November 22, 2027; November 22, 2028; November 22, 2027; November 22, 2028;					
May 22, 2024; November 22, 2024; November 22, 2024; November 22, 2024; November 22, 2025; November 22, 2025; November 22, 2026; November 22, 2026; November 22, 2026; November 22, 2027; November 27, of each year 22, 2028; November 22, 2027; November 27, of each year 22, 2028; November 22, 2027; November 27, of each year 22, 2028; November 28, 2027; November 27, of each year 22, 2028; November 29, 2027; November 29, 2027; November 29, 2027; November 29, 2027; November 29, 2028; November 20, 2028; November 29, 2028; November 29, 2028; November 20, 2028; November 22, 2027; Novembe					
2024; May 22, 2026; May 22, 2026; May 22, 2026; May 22, 2027; May 22, 2026; May 22, 2027; November 22, 2026; May 22, 2027; November 22, 2027; May 2027; May 2027; November 22, 2027; May 2027;					
22, 2026; May 22, 2026, May 22, 2027; May 22, 2027; May 22, 2027; November 22, 2027; May 22, 2028, May 22, 2027; May 22, 2028, May 22, 2027; May 22, 2028, May 22, 2027; May 22, 2028  17 Fixed or floating dividend/coupon Fixed Fi					
November 22, 2026; May 22, 2027; New 2027; N					
2027; November 22, 2027; May 2027; Sovember 22, 2027; May 2027; November 22, 2027; May 2028  17 Fixed of floating dividend/coupon Mandatory Mandato					
Coupons/dividends					
Fixed   Fixe	16	Subsequent call dates, if applicable	On November 20 of each year	22, 2028	On November 27 of each year
Coupon rate and any related index		Coupons/dividends			
Existence of a dividend stopper Pully discretionary, partially discretionary or Anadatory Mandatory Mandator Man	17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory  No  Cumulative  Cumulative  Cumulative  Cumulative  Cumulative  Cumulative  Non-convertible  Non-c					0.0402
20 mandatory 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 Cumulative Cumulative  23 Convertible or non-convertible Non-convertib	19	''	No	No	No
21 Existence of a step up or other incentive to redeem No Yes Noncumulative or cumulative Ocumulative Ocumulative Ocumulative Ocumulative Ocumulative Ocumulative Ocumulative Cumulative Ocumulative O					
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, converson trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, rurite-down trigger (s) 31 If write-down, permanent or temporary 32 If temporary write-down, description of write-down mechanism 34 Type of subordination 4 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 If yes, specify non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 NyA 32 NyA 33 NyA 34 NyA 35 NyA 36 Non-compliant transitioned features 37 NyA 38 NyA 39 NyA 39 NyA 30 NyA 30 NyA 30 NyA 30 NyA 31 NyA 31 NyA 32 NyA 33 NyA 34 NyA 35 Non-compliant transitioned features 34 NyA 35 NyA 36 Non-compliant features 37 NyA 38 NyA 39	20	mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, converson trigger (s) 25 If convertible, conversion trigger (s) 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, conversion rate 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34 Type of subordination 4 Position in subordination 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 No 39 No 39 No 30 No 30 No 30 Non-compliant transitioned features 31 No 32 Non-compliant features 33 No 34 Prospectus / Base Shelf Prospectus / Short Form 34 Prospectus / Base Shelf Prospectus (if applicable) 4 NiP Prospectus Supplement - Aug 28, 2019  8 NiP Prospectus Supplement - Aug 28, 2019				l.,	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A					
24 If convertible, conversion trigger (s) N/A					
25 If convertible, fully or partially N/A					
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts 30 Write-down feature 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If write-down, description of write-down 35 If write-down, description of write-down 36 Position in subordination 37 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Pari pasu to Deposit Liabilities 39 No 30 No 30 No 30 No 31 If yes, specify instrument or temporary 30 If write-down, permanent or temporary 31 If write-down, permanent or temporary 32 If write-down, permanent or temporary 33 If write-down in subordination 34 Position in subordination 35 No 36 Non-compliant transitioned features 36 Non-compliant transitioned features 37 No 38 Non-compliant frastitioned features 38 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 Nif yes, specify non-compliant features 34 Nif yes, specify non-compliant features 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 30 No 31 Nif yes, specify non-compliant features 30 No 31 Nif yes, specify non-compliant features 31 Nif yes, specify non-compliant features 32 Nif yes, specify non-compliant features 33 Nif yes					
27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into  19 If convertible, specify instrument type convertible into  10 If convertible, specify issuer of instrument it converts into  11 If convertible, specify issuer of instrument it converts into  12 If write-down feature  13 If write-down, write-down trigger (s)  13 If write-down, full or partial  13 If write-down, permanent or temporary  13 If temporary write-down, description of write-down mechanism  14 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  29 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  20 Prospectus / Base Shelf Prospectus / Short Form Prospectus  21 Prospectus / Supplement to Base Shelf Prospectus (if applicable)  22 Pricing Supplement (if applicable)  23 If convertible, specify instrument type convertible into  24 N/A  25 N/A  26 N/A  27 N/A  28 N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A					
If convertible, specify issuer of instrument it converts not not into the prospectus of instrument it converts not not instrument it converts not not not into not not into not not into not int	۷1	in convertible, manualory or optional conversion	IN/CI	19/7	I W.A
If convertible, specify issuer of instrument it converts not not into the prospectus of instrument it converts not not instrument it converts not not not into not not into not not into not int	28	If convertible specify instrument type convertible into			
29   into   N/A   N/A   N/A   N/A   N/A   N/A   N/A   N/A   30   Write-down feature   No   No   No   No   No   No   No   N	20			1	
30 Write-down feature No	29		N/A	N/A	N/A
31					
32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 35 mechanism 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  If write-down, full or partial  Exemption from subordination  Exemption from subord				1	
If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features Non-compliant feature				1	
If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No No No If yes, specify non-compliant features N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)  NiP Prospectus Supplement - Aug 28, 2019  Pricing Supplement (if applicable)  Exemption from subordination Fair pass to Deposit Liabilities Pari pasu					
34 mechanism 34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No					
Type of subordination  Position in subordination   Exemption from subordination   Exemption   Exempt	34				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Liabilitie			Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No					
36 Non-compliant transitioned features No		Position in subordination hierarchy in liquidation (specify			
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 Offering Circular - Jul 11, 2  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  N/A NIP Prospectus Supplement - Aug 28, 2019  N/A 28, 2019	35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus  NIP Prospectus - July 11, 2019  N/A  NIP Offering Circular - Jul 11, 2  NIP Prospectus Supplement - Aug 28, 2019  N/A  Pricing Supplement (if applicable)	36	Non-compliant transitioned features			No
Prospectus  NIP Prospectus - July 11, 2019 N/A  Supplement to Base Shelf Prospectus (if applicable)  NIP Prospectus Supplement - Aug 28, 2019  Pricing Supplement (if applicable)  N/A  NIP Prospectus Supplement - Aug 28, 2019  N/A  NIP Prospectus Supplement - Aug 28, 2019	37	If yes, specify non-compliant features	N/A	N/A	N/A
Prospectus  NIP Prospectus - July 11, 2019 N/A  Supplement to Base Shelf Prospectus (if applicable)  NIP Prospectus Supplement - Aug 28, 2019  Pricing Supplement (if applicable)  N/A  NIP Prospectus Supplement - Aug 28, 2019  N/A  NIP Prospectus Supplement - Aug 28, 2019		Prospectus / Base Shelf Prospectus / Short Form			
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)  NIP Prospectus Supplement - Aug. 28, 2019  N/A 28, 2019  N/A 28, 2019					
Pricing Supplement (if applicable)  Pricing Supplement (if applicable)		riospectus		N/A	NIP Offering Circular - Jul 11, 2019
Pricing Supplement (if applicable)			NIP Prospectus Supplement - Aug		NIP Prospectus Supplement - Aug
		Sunnlement to Base Shelf Prospectus (if applicable)			
		Supplement to Base Shelf Prospectus (if applicable)		N/A	28, 2019
Final Torms Control 2004 FOA AC Final Torms Control 003 CODAUT FINAL TORS CONTROL TO THE CONTROL				N/A	28, 2019
<u>Final Terms - Cusip: 208150146</u> <u>Final Terms - Cusip: 06368DAH7</u> <u>Final Terms - Cusip: 20810602</u>				N/A	28, 2019

	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	L L L I TIAC L L L L		
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Logues	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DAY0	06368DBJ2	06368DBH6
	for private placementy	ocsocs/(To	003000000	000000000000000000000000000000000000000
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			l.,,
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability fair value ention		1.635
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance Perpetual or dated	3-Dec-2019 Dated		18-Dec-2019 Dated
13	Original maturity date	3-Dec-2024	Dated 18-Dec-2025	18-Dec-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14	issues can subject to prior supervisory approval	100	100	1.00
	Optional call date, contingent call dates and			
15	redemption amount	At par on 3-Dec-2020	At par on 18-Dec-2020	At par on 18-Dec-2020
		At I 02 0004:	At par on June 18, 2021;	At par on June 18, 2021;
		At par on June 03, 2021; December 03, 2021; June 03,	December 18, 2021; June 18, 2022; December 18, 2022; June	December 18, 2021; June 18, 2022; December 18, 2022; June
		2022; December 03, 2022; June	18, 2023; December 18, 2023;	18, 2023; December 18, 2023;
		03, 2023; December 03, 2023;	June 18, 2024; December 18,	June 18, 2024; December 18,
16	Subsequent call dates, if applicable	June 03, 2024	2024; June 18, 2025	2024; June 18, 2025
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.35%-3.00%	2.40%-3.00%	2.50%-3.50%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
				l.,
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	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A
26	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A	N/A	N/A
21	in conversione, manuatory or optional conversion	14/73	14/7	IN/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			1
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
33	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	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 / Base Snell Prospectus / Snort Form			
	i i ospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	eapproment to base offen i rospectus (ii applicable)	N/A	N/A	N/A
	Pricing Supplement (if applicable)			
		Final Terms - Cusip: 06368DAY0	Final Terms - Cusip: 06368DBJ2	Final Terms - Cusip: 06368DBH6
		Titlat Terms Casip: 00300D/TTO		

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	ВМО
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	052500 444	063600017	0626714705
2	for private placement)	06368DAN4	06368DBL7	06367WTD5
			Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.06		USD 5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Dec-2019		20-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Dec-2024	19-Dec-2025	20-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
I				
1	Optional call date, contingent call dates and			
15		On 18-Dec-2020	At par on 19-Dec-2020	On 20-Dec-2020
15	redemption amount	Off 18-Dec-2020	At par on 19-Dec-2020	On 20-Dec-2020
			At par on June 19, 2021;	
			December 19, 2021; June 19,	
		2021; June 18, 2022; December	2022; December 19, 2022; June	On June 20, December 20 of
		18, 2022; June 18, 2023;	19, 2023; December 19, 2023;	each year, beginning on
16	Cubarana all datas if annicable	December 18, 2023; June 18, 2024	June 19, 2024; December 19, 2024; June 19, 2025	December 20, 2020 up to and excluding the maturity date
16	Subsequent call dates, if applicable Coupons/dividends	2024	2024, Julie 13, 2023	excidenty the materity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
			I IACU	i ixcu
		0.0265	2.40%-3.00%	0.023
18	Coupon rate and any related index		2.40%-3.00%	
	Existence of a dividend stopper	0.0265 No	2.40%-3.00% No	0.023 No
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
18	Existence of a dividend stopper			
18 19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory
18 19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory Yes	No Mandatory
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory Yes Cumulative	Mandatory No Cumulative
18 19 20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory Yes Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory  No Cumulative Non-convertible N/A	No Mandatory Yes Cumulative Non-convertible N/A	No Mandatory  No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC pet included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in
1	Issuer	BMO	BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWO	BNO	BMO
2	for private placement)	209220407	06368DBY9	06367WTR4
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
<u> </u>	Regulatory treatment	N1/A	N1/0	N1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other 12 to mediament	Culor 12 to motivation	Carlot 12 to monamora
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	25		USD 20.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Dec-2019	27-Dec-2019	27-Dec-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Dec-2034	27-Dec-2025	27-Dec-2049
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	On 20-Dec-2021	At par on 27-Dec-2020	On 27-Dec-2022
			At par on June 27, 2021;	
			December 27, 2021; June 27,	
			2022; December 27, 2022; June 27, 2023; December 27, 2023;	
		On December 20 of each year,	June 27, 2024; December 27,	
16	Subsequent call dates, if applicable	beginning on December 20, 2021		On December 27 of each year
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index			0.0364
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Maritage	M	Maria Latera
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	Vac	No
21	Noncumulative or cumulative	No Cumulative	Yes Cumulative	No 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			
	If convertible, specify issuer of instrument it converts			
29	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			
1	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination biography in the side to 15			
25	Position in subordination hierarchy in liquidation (specify	Pari page to Deposit Lieutitate	Pari populto Deposit Lietaliste	Pari pagu ta Danasit Lietaliai
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
3/		14/73	19/73	ING
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	NIP Offering Circular - Jul 11, 2019	N/A	N/A
		NIP Prospectus Supplement - Aug		USD Prospectus Supplement - Sep
	Supplement to Base Shelf Prospectus (if applicable)	28, 2019	N/A	23 18
		1	1	1
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - Cusip: 209220407	Final Terms - Cusip: 06368DBY9	Final Terms - Cusip: 06367WTR4

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	In alcohold in TLAC was in alcohold in	landed in TLAC and indeed in	Included in TLAC act included in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in regulatory capital
1	Issuer	regulatory capital BMO	regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BNO	BWO
2	for private placement)	06368DCB8	06368DBM5	06368DCC6
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment  Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.023	30	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Dec-2019	2-Jan-2020	
12	Perpetual or dated	Dated 30-Dec-2024	Dated	Dated 10-Jan-2027
13	Original maturity date  Issuer call subject to prior supervisory approval	30-Dec-2024 Yes	2-Jan-2027 Yes	Yes 10-Jan-2027
14	issues can subject to prior supervisory approval	100	1.00	100
	Optional call date, contingent call dates and			
15	redemption amount	At par on 30-Dec-2020	At par on 2-Jan-2021	At par on 10-Jan-2021
			At par on July 02, 2021; January 02,	At per en luly 10, 2021, lenger
		At par on June 30, 2021;	2022; July 02, 2022; January 02,	10, 2022; July 10, 2022; January
		December 30, 2021; June 30,	2023; July 02, 2023; January 02,	10, 2023; July 10, 2023; January
		2022; December 30, 2022; June	2024; July 02, 2024; January 02,	10, 2024; July 10, 2024; January
16	Subsequent call dates, if applicable	30, 2023; December 30, 2023; June 30, 2024	2025; July 02, 2025; January 02, 2026; July 02, 2026	10, 2025; July 10, 2025; January 10, 2026; July 10, 2026
10	Coupons/dividends	ourie 30, 2024	2020, 3dily 02, 2020	10, 2020, July 10, 2020
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.70%-3.00%	2.65%-4.00%	2.80%-4.00%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
		,,		
21	Existence of a step up or other incentive to redeem	Yes	Yes	Yes
22	Noncumulative or cumulative  Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	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			
	If convertible, specify issuer of instrument it converts		l	
29	Into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
33	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1				
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features	INA	19/7	13/7
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to base shell riospectus (ii applicable)	N/A	N/A	N/A
i	Pricing Supplement (if applicable)			
		Final Terms - Cusip: 06368DCB8	Final Terms - Cusip: 06368DBM5	Final Terms - Cusip: 06368DCC6

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in		Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	BMO	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	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
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
<u>8</u> 9	millions, as of most recent reporting date)  Par value of instrument	N/A USD 50.00	N/A USD 50.00	N/A 0.5
	Accounting classification	Liability - fair value option		
10	Original date of issuance	Liability - fair value option 15-Jan-2020	Liability - fair value option 22-Jan-2020	Liability - fair value option
11 12	Perpetual or dated	Dated 15-Jan-2020	Dated 22-Jan-2020	31-Jan-2020 Dated
13	·		22-Jan-2060	
	Original maturity date	15-Jan-2060		31-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 15-Jan-2021	On 22-Jan-2021	At par on 31-Jan-2021
16	Subsequent call dates, if applicable	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
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0385		2.35%-3.00%
19	Existence of a dividend stopper	No	No	No
••	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21				,
21	Evistance of a stan up or other insentive to redoom	No	No	Voc
	Existence of a step up or other incentive to redeem	No Cumulativa	No Cumulativa	Yes
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A

(\$ millions	tures Of Regulatory Capital Instruments			
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BIVIO
2	for private placement)	06368DCX0	06368DCS1	06367WWJ8
	, ,			
			Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 2.50	USD 50.00
10	Accounting classification	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
12	Perpetual or dated	Dated 21 Jan 2026	Dated 4 Feb 2025	Dated 13-Feb-2023
13	Original maturity date  Issuer call subject to prior supervisory approval	31-Jan-2026 Yes	4-Feb-2025 Yes	Yes 13-Feb-2023
14	issuer can subject to prior supervisory approval	100	100	100
	Ontional call data contingent call data and			
15	Optional call date, contingent call dates and redemption amount	At par on 31-Jan-2021	At par on 4-Feb-2021	N/A
15	redemption amount	At par 011 31-3a11-2021	At par 0114-1 eb-2021	I WA
		At par on July 31, 2021; January		
		31, 2022; July 31, 2022; January		
		31, 2023; July 31, 2023; January	At par on August 04, 2021;	
16	Subsequent call dates, if applicable	31, 2024; July 31, 2024; January 31, 2025; July 31, 2025	February 04, 2022; August 04, 2022; February 04, 2023;	N/A
10	Coupons/dividends	0.1, 2020, 00.9 0.1, 2020	2022, 1 00.00.7 0 1, 2020,	1071
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Floating
18	Coupon rate and any related index	2.60%-3.00%	2.15%-2.50%	2.05%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory		
			Mandatory	Mandatory
		.,	ļ	
21	Existence of a step up or other incentive to redeem	Yes	Yes	No
22	Noncumulative or cumulative	Cumulative	Yes Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Yes Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Yes Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Yes Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Yes Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	Cumulative Non-convertible N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 31 32 33	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34	Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Properties the state of
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pori pasu to Deposit Liabilities No N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Policy  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A  N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  R/A  R/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Pori pasu to Deposit Liabilities No N/A N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A  N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  R/A  R/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A USD Prospectus Supplement - Sep	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  R/A  R/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BIVIO
2	for private placement)	06367WWB5	06368DDX9	06368DEE0
	, ,			
			Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 13.00		USD 0.542
10	Accounting classification Original date of issuance	Liability - fair value option 19-Feb-2020	Liability - fair value option 21-Feb-2020	Liability - fair value option 28-Feb-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-2025	21-Feb-2028	28-Feb-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 19-Feb-2021	At par on 21-Feb-2021	At par on 28-Feb-2021
			At par on August 21, 2021; February 21, 2022; August 21,	
			2022; February 21, 2023; August 21,	
		At par on February 19, May 19,	21, 2023; February 21, 2024;	
		August 19 and November 19 of	August 21, 2024; February 21,	A
		each year, commencing February 19, 2021, up to and	2025; August 21, 2025; February 21, 2026; August 21, 2026;	February 28, 2022; August 28,
16	Subsequent call dates, if applicable	excluding the maturity date	February 21, 2027;	2022
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0225	0.0272	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	manuatory	Iviaridatory	Ivialidatory	IVIAI IUAIOI y
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 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion	IN/A	IN/A	114/74
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1	1	The second secon
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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
	Complement to Dage Chalf Donor and Chalf Dage Chalf Dag	USD Prospectus Supplement - Sep		
	Supplement to Base Shelf Prospectus (if applicable)	23 18	N/A	N/A
1	Pricing Supplement (if applicable)			
	1	Final Terms - Cusip: 06367WWB5	Final Terms - Cusip: 06368DDX9	Final Terms - Cusip: 06368DEE0
		Tillal Terms - Casip. 00307 VV VV DS	Titul Terms Casip. 003000000	Tillar Territo Casip. 003000EE0

	cures Of Regulatory Capital Instruments			
(\$ millions	except as noted)			L L L L TIAC L L L L
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BINIO	BIVIO
2	for private placement)	06368DEC4	06368DED2	213347055
	,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 4.058	USD 100.00
10	Accounting classification Original date of issuance	Liability - fair value option	Liability - fair value option 11-Mar-2020	Liability - fair value option 12-Mar-2020
11	Perpetual or dated	4-Mar-2020 Dated	Dated	Dated
13	Original maturity date	4-Mar-2026	11-Mar-2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	, p			
	Optional call date, contingent call dates and			
15	redemption amount	At par on 4-Mar-2020	At par on 11-Mar-2021	12-Mar-2020
		At par on September 04, 2021; March 04, 2022; September 04,	At par on September 11, 2021; March 11, 2022; September 11,	
		2022; March 04, 2023;	2022; March 11, 2023;	
		September 04, 2023; March 04,	September 11, 2023; March 11,	March 12 of each year,
		2024; September 04, 2024;	2024; September 11, 2024;	commencing March 12, 2021 up
16	Cuberrant cell deter if conficients	March 04, 2025; September 04, 2025	March 11, 2025; September 11, 2025	to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	2020	2020	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.20%-2.50%	2.00%-2.30%	Zero coupon, 3.50% accrual rate
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
24		V.	V.	l.
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	Yes Cumulative	Yes Cumulative	No 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 If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No No
31	If write-down, write-down trigger (s)		· ·-	
32	If write-down, full or partial			
33	If write-down, permanent or temporary		-	
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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 - Aug
-		N/A	N/A	<u>28, 2019</u>
	Pricing Supplement (if applicable)			
	i neme supplement (ii applicable)	Final Terms - Cusip: 06368DEC4	Final Terms - Cusip: 06368DED2	Final Terms - Cusip: 213347055
	1	ar remis cusip. 00300DEC4	ar rerins Cusip. 00300DLDZ	ar remis Cusip. 41334/033

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DEP5	213729462	213729519
	for private placementy	003000213	213723402	213723313
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 20.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance Perpetual or dated	17-Mar-2020 Dated	17-Mar-2020 Dated	Dated 17-Mar-2020
13	Original maturity date	17-Mar-2027	17-Mar-2060	17-Mar-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Tarras a			
	Optional call date, contingent call dates and			
15	redemption amount	At par on 17-Mar-2021	17-Mar-2021	17-Mar-2021
		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 of each year,	March 17 of each year,
		March 17, 2025; September 17,	commencing March 17, 2021 up	commencing March 17, 2021 up
16	Subsequent call dates, if applicable	2025; March 17, 2026; September 17, 2026	to and excluding the maturity date	to and excluding the maturity date
- 10	Coupons/dividends	, , ,		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0222	Zero coupon, 3.44% accrual rate	Zero coupon, 3.43% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Maria dada a	Manager Lands	Manager
20	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			
20	If convertible, specify instrument type convertible into			
29	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			
24	If temporary write-down, description of write-down			
34 34a	mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-ta	1.7pc of subordination	= Northpalor from Suborulliation	= Northpalor from Suborulliation	= Northpalori Horri Guborulliation
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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 Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
			NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug	NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug
	Supplement to Base Shelf Prospectus (if applicable)	N/A	28, 2019	28, 2019
	Pricing Supplement (if applicable)			
		Final Terms - Cusip: 06368DEP5	Final Terms - Cusip: 213729462	Final Terms - Cusip: 213729519

	tures Of Regulatory Capital Instruments s except as noted)			
IIIIIIOIIS	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	213318497	06368DEV2	06368DFL3
	ioi private piacement)	215516497	00308DEV2	00300DFL3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the law
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	21/2	21/2	21/2
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 150.00	31.67	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Mar-2020	23-Mar-2020	23-Mar-2
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Mar-2060	23-Mar-2025	23-Mar-2
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	40.44 0004	A4 00 M 0004	At 00 Mar 2004
15	redemption amount	18-Mar-2021	At par on 23-Mar-2021	At par on 23-Mar-2021
16	Subsequent call dates, if applicable	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	March 23, 2022; September 2 2022; March 23, 2023; September 23, 2023; March 2 2024; September 23, 2024; March 23, 2025; September 2 2025; March 23, 2026; September 23, 2026; March 2 2027; September 23, 2027
	Coupons/dividends	- ·		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.40% accrual rate	0.021	0.0
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Intalidatory	Manualory	Iviandatory	Manuatory
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
		N/A		
26	If convertible, conversion rate		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	<del> </del>		
33	If write-down, full or partial  If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	<u></u>		
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No
35 36	Non-compliant transitioned features	N1/A	N/A	N/A
	If yes, specify non-compliant features	N/A		
36	If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form		N/A	NI/A
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	N/A	N/A
36	If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form		N/A N/A	N/A

Main Feat	cures Of Regulatory Capital Instruments			
(\$ millions	except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06367WYB3	06368DEW0	215650740
	for private placement,	0030711123	0030002110	213030740
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15.00		USD 120.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	24-Mar-2020	26-Mar-2020	28-Apr-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	24-Sep-2032	26-Mar-2025	28-Apr-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 24-Jun-2020	At par on 26-Mar-2021	28-Apr-2025
1				
		At par on March 24, June 24,	At par on September 26, 2021;	
		September 24 and December 24	March 26, 2022; September 26,	
		September 24 and December 24 of each year, commencing June	March 26, 2022; September 26, 2022; March 26, 2023;	April 28 in each year,
16	Cubes quart cell dates if analicable	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26,	commencing April 28, 2025 up to
16	Subsequent call dates, if applicable	September 24 and December 24 of each year, commencing June	March 26, 2022; September 26, 2022; March 26, 2023;	
	Coupons/dividends	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024	commencing April 28, 2025 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed	commencing April 28, 2025 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed	commencing April 28, 2025 up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25% No	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed 2.25%  No  Mandatory	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25% No	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No  Mandatory No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No  Mandatory  No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No  Mandatory  No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024 September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, pandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; March 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; March 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, pandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed Zero coupon, 4.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date  Fixed  2.25% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26, 2024; September 26, 2024; September 26, 2024  Fixed  2.11%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing April 28, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 4.00% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/

y million	s except as noted)			
	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	216803825	216847890	06368DGE8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A	N/A	N/A
	Instrument type  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 40.00	50.0
10	Accounting classification	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-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-May-2060	5-May-2060	20-May-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	44320	44321	At par on 20-May-2021
				A
				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
		May 4 in each year, commencing		20, 2027; May 20, 2028;
		on May 4, 2021 up to and	on May 5, 2021 up to and	November 20, 2028; May 20,
16	Subsequent call dates if applicable	evaluding the maturity date	evaluding the maturity date	2020: November 20, 2020
16	Subsequent call dates, if applicable  Coupons/dividends	excluding the maturity date	excluding the maturity date	2029; November 20, 2029
16	Coupons/dividends	excluding the maturity date  Fixed	excluding the maturity date  Fixed	2029; November 20, 2029 Fixed
	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupons/dividends	·	· · ·	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 3.70% accrual rate	Fixed Zero coupon, 3.70% accrual rate	Fixed 0.02
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed Zero coupon, 3.70% accrual rate	Fixed Zero coupon, 3.70% accrual rate	Fixed 0.02
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero coupon, 3.70% accrual rate No	Fixed Zero coupon, 3.70% accrual rate No	Fixed 0.02:
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Fixed Zero coupon, 3.70% accrual rate No Mandatory	Fixed Zero coupon, 3.70% accrual rate No Mandatory	Fixed 0.02 No Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative	Fixed 0.02 No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible	Fixed 0.02  No Mandatory  No Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, tilly or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 0.02 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No N/A N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A NIP Prospectus - July 11, 2019	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A N/A N/A NIP Prospectus - July 11, 2019	Fixed  0.02s  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 3.70% accrual rate No Mandatory  No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed Zero coupon, 3.70% accrual rate No Mandatory  No Cumulative Non-convertible N/A	Fixed Zero coupon, 3.70% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	Fixed  0.02  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BIVIO	BMO
2	for private placement)	06368DGF5	218004423	06368DGL2
	ion private placementy	0000020.0	21000 1 125	000000000
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Institution	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	10.00	55.00	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-May-2020	26-May-2020	29-May-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-May-2027	26-May-2035	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1	Optional call date, contingent call dates and			
15	redemption amount	At par on 21-May-2021	At par on 26-May-2021	At par on 29-May-2021
				At par on November 29, 2021;
		At par on November 21, 2021;		May 29, 2022; November 29,
		May 21, 2022; November 21, 2022; May 21, 2023; November		2022; May 29, 2023; November 29, 2023; May 29,
		21, 2023; May 21, 2024;		2024; November 29, 2024; May
		November 21, 2024; May 21,	At par May 26 in each year,	29, 2025; November 29, 2025;
		2025; November 21, 2025; May	commencing on May 26, 2021 up	
16	Subsequent call dates, if applicable	21, 2026; November 21, 2026	to and including the maturity date	2026
	Coupons/dividends	le.		
17 18	Fixed or floating dividend/coupon	Fixed	Fixed 2.789/	Fixed
19	Coupon rate and any related index Existence of a dividend stopper	2.10%-2.60% No	No	2.00%-2.50% No
- 13	Fully discretionary, partially discretionary or	140	140	140
20	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
30	If convertible one if its transport			
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/Λ
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	Write-down feature  If write-down, write-down trigger (s)	INO	INO	INO
32	If write-down, write-down trigger (s)  If write-down, full or partial			
33	If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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	NI/A	AUD Official Co. 1	NI/A
<u> </u>	,	N/A	NIP Offering Circular - Jul 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Aug 28, 2019	N/A
-		IN/A	<u> 20, 2019</u>	IN/A
	1	İ		
	Pricing Sunnlement (if annlicable)			
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGF5	Final Terms - Cusip: 218004423	Final Terms - Cusip: 06368DGL2

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC net included in	Included in TLAC net included in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BWO	BMO
2	for private placement)	06367WL35	218051375	217447976
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	<u> </u>	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3.00	USD 50.00	USD 65.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-May-2020	2-Jun-2020	3-Jun-2020
12	Perpetual or dated	Dated 20 Nov 2022	Dated 2 Jun 2000	Dated 2 lun 2000
13	Original maturity date	29-Nov-2023	2-Jun-2060	3-Jun-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 29-May-2021	44349	3-Jun-25
16	Subsequent call dates, if applicable	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	June 3 in each year, commencing on June 3, 2025 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.00% - 2.00% No	Zero coupon, 3.71% accrual rate No	Zero coupon, 3.57% accrual rate No
19	Fully discretionary, partially discretionary or	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory
	manageory	Manadory	Managery	Manadory
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 If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism			
		Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A	N/A	N/A
		N/A	NIP Prospectus - July 11, 2019	NIP Offering Circular - Jul 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23 18	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WL35	Final Terms - Cusip: 218051375	Final Terms - Cusip: 217447976

Main Feat	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BIVIO	BIVIO
2	for private placement)	218587763	218741037	06368DGQ1
	Tot private placement,	210007700	210, 1103,	000000041
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			l
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Jun-2020	10-Jun-2020	11-Jun-2020
12 13	Perpetual or dated	Dated	Dated 10- Jun-2060	Dated
13	Original maturity date	9-Jun-2060	10-Jun-2060	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	44356	44357	At par on 11-June-2021
16	Subsequent call dates, if applicable  Coupons/dividends	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, 2024; December 11, 2023; June 11, 2024; December 11, 2024; June 11, 2025; December 11, 2025; June 11, 2026; December 11, 2026; June 11, 2027; December 11, 2027; June 11, 2028; December 11, 2028; June 11, 2029; December 11, 2029
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.60% accrual rate	Zero coupon, 3.65% accrual rate	0.023
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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			
	If convertible, specify issuer of instrument it converts			
29	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			1
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34 34a	mechanism Type of subordination	Evomption from subseries 41-	Evenution from subseries 41-	Examplian from subserding ties
34d	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
35	If yes, specify non-compliant features	N/A	N/A	N/A
		13/73	1 11/1 5	13/13
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	N/A
	_ ,	NIP Prospectus Supplement - Aug	NIP Prospectus Supplement - Aug	
	Supplement to Base Shelf Prospectus (if applicable)	28, 2019	28, 2019	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 218587763	Final Terms - Cusip: 218741037	Final Terms - Cusip: 06368DGQ1

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	In alcohol in TLAC and in alcohol in	In alcohol in TIAC and in alcohol in	In alcohol in TIAC and in alcohol in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BIVIO	BIVIO
2	for private placement)	06368DGR9	06368DGM0	06368DGT5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5.00		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Jun-2020		19-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2023	19-Jun-2025	19-Jun-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 15-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; 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
17	Coupons/dividends	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	1.20%-1.40%	0.0193	
19	Existence of a dividend stopper	No	No	No 2.1370
- 13	Fully discretionary, partially discretionary or	110	110	110
20	mandatory	Mandatory	Mandatory	Mandatory
	manadeory	Managery	Managery	Manadory
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			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism Type of subordination	Evamption from subordination	Evenution from subordination	Examplian from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination biorarchy in liquidation (as:-			
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
36	·	N/A	N/A	N/A
3/	If yes, specify non-compliant features	IV/ A	19/7	IVA
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to base shell Prospectus (II applicable)	N/A	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGR9	Final Terms - Cusip: 06368DGM0	Final Terms - Cusip: 06368DGT5

iviain Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TIAC act included in	In alcohol in TIAC and in alcohol in	In alcohol in TLAC and in alcohol in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00000000000	05257144442	06360061440
2	for private placement)	06367WP64	06367WM42	06368DGW8
			Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3.00	USD 19.40	40.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Jun-2020	19-Jun-2020	24-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2025	19-Dec-2023	24-Jun-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	and subject to prior supervisory approvar	1		
	Optional call date, contingent call dates and			
15	redemption amount	At par on 19-June-2021	At par on 19-June-2022	At par on 24-June-2021
	reachipulation amount	ран он не остистения		
				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,
		A4	At b 40 D	2026; June 24, 2027; December
			At par on each June 19 and Dec	24, 2027; June 24, 2028;
10		December 19 of each year,	19 of each year, commencing on	December 24, 2028; June 24,
		commencing on June 10, 2021		2020: December 24, 2020
16	Subsequent call dates, if applicable	commencing on June 19, 2021.	June 19, 2022.	2029; December 24, 2029
	Coupons/dividends			
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 0.015	Fixed 1.00% - 1.75%	Fixed 2.10%-2.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 0.015	Fixed 1.00% - 1.75% No	Fixed 2.10%-2.50% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 0.015	Fixed 1.00% - 1.75%	Fixed 2.10%-2.50%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 0.015 No Mandatory	Fixed 1.00% - 1.75% No Mandatory	Fixed 2.10%-2.50% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Fixed 0.015 No Mandatory	Fixed 1.00% - 1.75% No Mandatory Yes	Fixed 2.10%-2.50% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 0.015 No Mandatory No Cumulative	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative	Fixed 2.10%-2.50% No Mandatory Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 0.015 No Mandatory No Cumulative Non-convertible	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 0.015 No Mandatory No Cumulative Non-convertible N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 0.015 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 0.015 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 0.015 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 0.015 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Fixed 0.015 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Fixed 0.015 No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.00% - 1.75% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.10%-2.50% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	Fixed 1.00% - 1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down methonism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features  If yes, specify non-compliant features	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	Fixed 1.00% - 1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down methonism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features  If yes, specify non-compliant features	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed 1.00% - 1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed  0.015  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	Fixed 1.00% - 1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Poly  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed 1.00% - 1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed  0.015  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	Fixed 1.00% - 1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed 2.10%-2.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			-
2	for private placement)	06367WQ22	06367WT60	06368DHA5
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or Carrada applicable tricrem	or Carrada applicable tricreiri	or Cariada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	N/A Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.00	USD 25.00	10.20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Jun-2020	29-Jun-2020	2-Jul-2020
12	Perpetual or dated	Dated 26 Jun 2024	Dated 29-Jun-2022	Dated
13 14	Original maturity date  Issuer call subject to prior supervisory approval	26-Jun-2024 Yes	Yes	2-Jul-2030 Yes
17	issuer can subject to prior supervisory approvar	103	163	103
	Optional call date, contingent call dates and			
15	redemption amount	At par on 26-June-2022	N/A	At par on 2-July-2021
				.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
				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;
		At par on each June 26 and Dec		January 02, 2028; July 02, 2028;
		26 of each year, commencing on	N/A	January 02, 2029; July 02, 2029;
16	Subsequent call dates, if applicable  Coupons/dividends	June 26, 2022.	IN/A	January 02, 2030
17	Fixed or floating dividend/coupon	Fixed	Fixed to Floating Rate	Fixed
18	Coupon rate and any related index	1.00% - 1.50%	0.90%	1.90%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
24		V.		l.
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	Yes Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible		
24		LI TOTT OUT IT OF HID IO	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A		
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A N/A	N/A N/A N/A
	If convertible, fully or partially	N/A	N/A N/A	N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A NO  Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A  N/A  NO  Exemption from subordination
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A No  Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A N/A N/A N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A N/A No  Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DGZ1	06367WU68	06368DHD9
	private placement)	00308D021	00307 W 008	0030801103
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 3.00	0.83
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Jul-2020	9-Jul-2020	7-Jul-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Jul-2030	9-Jan-2024	7-Jul-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	44379	At par on 9-July-2021	At par on 7-July-2021
		January 02, 2022; July 02, 2022;		
		January 02, 2023; July 02, 2023;		
		January 02, 2024; July 02, 2024;		
		January 02, 2025; July 02, 2025;		
		January 02, 2026; July 02, 2026;		At par on January 07, 2022; July
		January 02, 2027; July 02, 2027;		07, 2022; January 07, 2023; July
		January 02, 2028; July 02, 2028;	At par on each January 9 and	07, 2023;
		January 02, 2029; July 02, 2029;	July 9 of each year, commencing	January 07, 2024; July 07, 2024;
16	Subsequent call dates, if applicable	January 02, 2030	on January 9, 2021.	January 07, 2025
	Coupons/dividends			
47	5: 1 0 :: 1::1 1/		E'	E I
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 2.00% accrual rate	1.00%	1.20-1.65%
	Coupon rate and any related index Existence of a dividend stopper			
18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 2.00% accrual rate No	1.00% No	1.20-1.65% No
18	Coupon rate and any related index Existence of a dividend stopper	Zero coupon, 2.00% accrual rate	1.00%	1.20-1.65%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero coupon, 2.00% accrual rate No Mandatory	No Mandatory	1.20-1.65% No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Zero coupon, 2.00% accrual rate No Mandatory No	No Mandatory No	1.20-1.65% No Mandatory Yes
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Zero coupon, 2.00% accrual rate No Mandatory No Cumulative	1.00% No Mandatory No Cumulative	1.20-1.65%  No  Mandatory  Yes  Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A	No Mandatory  No Cumulative Non-convertible N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Zero coupon, 2.00% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	1.20-1.65% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If triger on the morary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A   N/A   Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  N/A  N/A  N/A  N/A  N	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  N/A  N/A  N/A  N/A  N	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Zero coupon, 2.00% accrual rate No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  N/A  N/A  N/A  N/A  N	1.20-1.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BIVIO	BIVIO
2	for private placement)	220014908	220051676	220484181
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	NI/A	N1/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	USD 50.00
10	Accounting classification	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
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Jul-2060	9-Jul-2060	15-Jul-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional cell data and a second cell data			
4.5	Optional call date, contingent call dates and	44385	44386	44202
15	redemption amount	44385	44386	44392
				July 15 in each year,
		July 8 in each year, commencing	July 9 in each year, commencing	commencing on July 15, 2021 up
16	Subsequent call dates, if applicable	on July 8, 2021 up to and excluding the maturity date	on July 9, 2021 up to and excluding the maturity date	to and excluding the maturity date
10	Coupons/dividends	excitating the materity date	exoluting the materity date	date
17	Fixed or floating dividend/coupon	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
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No Overaletive	No Communications	No Constanting
22	Noncumulative or cumulative  Convertible or non-convertible	Cumulative	Cumulative	Cumulative
23	If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3.4	W			
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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	NID December 1 1 44 2010	AUD December 1 1 44 2010	NID December 1 1 41 2010
-	•	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
	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
		20, 2013	20, 2013	20, 2015
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676	Final Terms - Cusip: 220484181

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TIAC act included in	In alcohol in TLAC and in alcohol in	In alcohol in TIAC and in alcohol in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BIVIO
2	for private placement)	06368DHF4	06368DHJ6	06368DHK3
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	7.00	2.50	4.33
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Jul-2020	20-Jul-2020	21-Jul-2020
12	Perpetual or dated Original maturity date	Dated 17 Jul 2022	Dated 20-Jul-2026	Dated 21 Jul 2020
13	Issuer call subject to prior supervisory approval	17-Jul-2032 Yes	Yes 20-Jul-2026	21-Jul-2030 Yes
14	issues can subject to prior supervisory approval	100	100	100
	Ontional call date, contingent call dates and			
15	Optional call date, contingent call dates and redemption amount	At par on 17-July-2021	At par on 20-July-2021	At par on 21-July-2021
- 13	reactification	711 par 511 17 day 2021	7 K pai on 20 day 2021	The pair of 121 day 2021
		At par on January 17, 2022; July		
		17, 2022; January 17, 2023; July		At nor on January 24, 2022: July
		17, 2023; January 17, 2024; July 17, 2024;		At par on January 21, 2022; July 21, 2022; January 21, 2023; July
		January 17, 2025; July 17, 2025;		21, 2023;
		January 17, 2026; July 17, 2026;		January 21, 2024; July 21, 2024;
		January 17, 2027; July 17, 2027;	At par on January 20, 2022; July	January 21, 2025; July 21, 2025;
		January 17, 2028; July 17, 2028; January 17, 2029; July 17, 2029;	20, 2022; January 20, 2023; July 20, 2023;	January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027;
		January 17, 2039; July 17, 2039;	January 20, 2024; July 20, 2024;	January 21, 2028; July 21, 2028;
		January 17, 2031; July 17, 2031;	January 20, 2025; July 20, 2025;	January 21, 2029; July 21, 2029;
16	Subsequent call dates, if applicable	January 17, 2032	January 20, 2026	January 21, 2030
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	1.60-3.00% No	1.67% No	1.75-2.20% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	INO	INO
20	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 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
21	If convertible, mandatory or optional conversion	IN/A	IN/A	IVA
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
] ,	If temporary write-down, description of write-down			
34 34a	mechanism Type of subordination	Examplian from subordination	Exemption from subordination	Exemption from subordination
54d	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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 / Base Shell Prospectus / Short Form	A1/A	AL/A	N1/A
		N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
		IN/A	IN/A	IVA
	Pricing Supplement (if applicable)			
	Sabbicinett (ii abbitcable)	Final Terms - Cusip: 06368DHF4	Final Terms - Cusip: 06368DHJ6	Final Terms - Cusip: 06368DHK3
	1			Casipi Gosoopiiks

regulatory capital segment of participation and participation in the participation of the	tario and the laws licable therein
Insure	tario and the laws licable therein
1 Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier Orprivate placement)  3 Governing law(s) of the instrument Amount recognise in the instrument of Section 13 of the TLAC Firm Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  4 Province of Ontario and the laws of Canada applicable therein of Canada applicable there	tario and the laws licable therein
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier cor private placement)    Contract placement   Os368DHP2   220886930   220934209	strument
Province of Ontario and the laws of Canada applicable therein   Province of Ontario and the laws of Canada applicable therein   Of Canada applicable   Of Canada applicable therein   Of Canada applicable therein   Of Canada applicable therein   Of Canada applicable therein   Of Canada applicable   Of Canada app	strument
3   Governing law(s) of the instrument   of Canada applicable therein   of Canada applicable   of Canada applicable therein   of Canada applicable   of Canada	strument
3   Governing law(s) of the instrument   of Canada applicable therein   of Canada applicable   of Canada applicable therein   of Canada applicable   of Canada	strument
3   Governing law(s) of the instrument   of Canada applicable therein   of Canada applicable   of Canada applicable therein   of Canada applicable   of Canada	strument
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment  4 Transitional Basel III rules N/A	strument alue option
3a	alue option
Instruments governed by foreign law  Contractual   Contractual   Contractual	alue option
4 Transitional Basel III rules NA	alue option
S   Post-transitional Basel III rules   N/A   N/A   N/A	alue option
6 Eligible at solo/group/group&solo 7 Instrument type Other TLAC instrument N/A	alue option
7 Instrument type Amount recognised in regulatory capital (Currency in a millions, as of most recent reporting date) N/A	alue option
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  8 millions, as of most recent reporting date)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	alue option
9 Par value of instrument	
10 Accounting classification Liability - fair value option 21-Jul-2020 24-Jul-2020 24-Jul-	
11 Original date of issuance  12 Perpetual or dated  13 Original maturity date  14 Original maturity date  15 Issuer call subject to prior supervisory approval  At par on 21-July-2021  At par on 21-	
Dated   Date	27-Jul-2020
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Pedemption amount 16 At par on 21-July-2021 24-Jul-21  At par on 3-July 2022; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2025; January 21, 2029; January 21, 2025; January 21, 2029; January	
Optional call date, contingent call dates and redemption amount  At par on 21-July-2021  24-Jul-21  At par on January 21, 2022; July 21, 2023; July 21, 2023; July 21, 2023; January 21, 2025; July 21, 2026; January 21, 2025; July 21, 2026; January 21, 2025; July 21, 2026; January 21, 2027; July 21, 2028; July 21, 2028; July 21, 2029; J	27-Jul-2060
Optional call date, contingent call dates and redemption amount  At par on 21-July-2021 24-Jul-21  At par on January 21, 2022; July 21, 2022; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2024; January 21, 2025; January 21, 2026; July 21, 2029; January 21, 2029; July 21, 2029; July 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; Ju	
At par on 21-July-2021 24-Jul-21  At par on 21-July-2021 24-Jul-21  At par on January 21, 2022; July 21, 2022; July 21, 2022; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2025; January 21, 2025; July 21, 2026; January 21, 2026; July 21, 2026; January 21, 2028; July 21, 2029; July 22, 2029; July 21, 2029; July 22, 2029; July 21, 2029; July 22, 2029; July 2	
At par on 21-July-2021 24-Jul-21  At par on 21-July-2021 24-Jul-21  At par on January 21, 2022; July 21, 2022; July 21, 2022; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2025; January 21, 2025; July 21, 2026; January 21, 2026; July 21, 2026; January 21, 2028; July 21, 2029; July 22, 2029; July 21, 2029; July 22, 2029; July 21, 2029; July 22, 2029; July 2	
At par on 21-July-2021 24-Jul-21  At par on 21-July-2021 24-Jul-21  At par on January 21, 2022; July 21, 2022; July 21, 2022; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2026; July 21, 2026; January 21, 2028; July 21, 2026; January 21, 2028; July 21, 2029; July 21, 2029; July 21, 2029; July 21, 2029; July 22, 2029; July 21, 2029; July 22, 2029; July 24, 2021 up date of maturity date of mat	
At par on January 21, 2022; July 21, 2022; July 21, 2023; July 21, 2023; July 21, 2023; July 21, 2023; January 21, 2024; January 21, 2025; January 21, 2025; January 21, 2025; January 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030    Coupons/dividends	
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, 2026; July 21, 2026; January 21, 2026; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2030  Coupons/dividends  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed  18 Coupon rate and any related index 2.00% Zero coupon, 3.05% accrual rate Zero coupon, 19 Existence of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory  20 Existence of a step up or other incentive to redeem No No No No Capparation or Convertible Non-convertible N	44404
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, 2026; July 21, 2026; January 21, 2026; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2030  Coupons/dividends  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed  18 Coupon rate and any related index 2.00% Zero coupon, 3.05% accrual rate Zero coupon, 19 Existence of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory  20 Existence of a step up or other incentive to redeem No No No No Capparation or Convertible Non-convertible N	
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, 2026; July 21, 2026; January 21, 2026; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2030  Coupons/dividends  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed  18 Coupon rate and any related index 2.00% Zero coupon, 3.05% accrual rate Zero coupon, 19 Existence of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory  20 Existence of a step up or other incentive to redeem No No No No Capparation or Convertible Non-convertible N	
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, 2026; July 21, 2026; January 21, 2026; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2030  Coupons/dividends  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed  18 Coupon rate and any related index 2.00% Zero coupon, 3.05% accrual rate Zero coupon, 19 Existence of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory  20 Existence of a step up or other incentive to redeem No No No No Capparation or Convertible Non-convertible N	
21, 2023; January 21, 2024; July 21, 2024; January 21, 2026; July 21, 2026; January 21, 2026; July 21, 2026; January 21, 2028; July 21, 2026; January 21, 2028; July 21, 2028; January 21, 2028; July 21, 2028; January 21, 2028; July 21, 2029; January 21, 2029; July 21, 2029; January 21, 2028; July 21, 2029; July 24 in each year, commencing on July 24, 2021 up to and excluding the maturity date  Cample of a excluding the maturity date  Zero coupon, 3.05% accrual rate Zero coupon, No  Fully discretionary, partially discretionary or mandatory	
January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; July 24 in each year, commencing on July 24, 2021 up to and excluding the maturity date date date date.    Coupons/dividends	
January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; 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  Coupons/dividends  Trived or floating dividend/coupon Fixed	
January 21, 2027; July 21, 2027; July 24 in each year, commencing on July 24, 2021 up to and excluding the maturity date  Coupons/dividends  Tiked or floating dividend/coupon  Fixed Fixed  Coupon rate and any related index  Coupon rate and any related index  Pully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  No  No  No  No  No  No  No  No  N	
January 21, 2028; July 21, 2028; July 21, 2029; do and excluding the maturity date  Coupons/dividends  17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mo  Cumulative  Cumulative  Cumulative  Cumulative  Non-convertible  Non-convertible  Non-convertible  Non-convertible  Non-convertible, conversion trigger (s)  No and excluding the maturity to and excluding the maturity date  commencing of on July 24, 2021 up to and excluding the maturity date  commencing of and excluding the maturity date  Existed  Fixed  Fixed  Fixed  Pixed  Pixed  Non  No  No  No  No  No  No  No  Cumulative  Cumulative  Cumulative  Cumulative  Non-convertible	
January 21, 2029; July 21, 2029; to and excluding the maturity date  Coupons/dividends  Trived or floating dividend/coupon  Existence of a dividend stopper  mandatory  Mandatory  Mandatory  Existence of a step up or other incentive to redeem  Existence of a step up or other incentive to redeem  Coupontible or non-convertible  Convertible, conversion trigger (s)  No  January 21, 2029; July 21, 2029; July 21, 2029; do and excluding the maturity date  to and excluding the maturity to and excluding the maturity date  to and excluding the maturity date  date  to and excluding the maturity date  to and excluding the maturity date  date  to and excluding the maturity date  fixed  Fixed  Fixed  Fixed  Fixed  Zero coupon, 3.05% accrual rate  Prived  Andatory  Mandatory  Mandatory  Mandatory  Mandatory  Mandatory  Mo  Cumulative  Cumulative  Cumulative  Non-convertible	
16 Subsequent call dates, if applicable January 21, 2030 date date    Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 2.00% Zero coupon, 3.05% accrual rate Zero coupon, 19 Existence of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 121 Existence of a step up or other incentive to redeem No	
18 Coupon rate and any related index 2.00% Zero coupon, 3.05% accrual rate Zero coupon, 19 Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 12 Existence of a step up or other incentive to redeem No	
19 Existence of a dividend stopper No No No No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory 121 Existence of a step up or other incentive to redeem No	000/
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory  21 Existence of a step up or other incentive to redeem No	.03% accruai rate
20 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 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	
22     Noncumulative or cumulative     Cumulative     Cumulative     Cumulative       23     Convertible or non-convertible     Non-convertible     Non-convertible       24     If convertible, conversion trigger (s)     N/A     N/A     N/A       25     If convertible, fully or partially     N/A     N/A     N/A	
22     Noncumulative or cumulative     Cumulative     Cumulative     Cumulative       23     Convertible or non-convertible     Non-convertible     Non-convertible       24     If convertible, conversion trigger (s)     N/A     N/A     N/A       25     If convertible, fully or partially     N/A     N/A     N/A	
23     Convertible or non-convertible     Non-convertible     Non-convertible       24     If convertible, conversion trigger (s)     N/A     N/A     N/A       25     If convertible, fully or partially     N/A     N/A     N/A	
24         If convertible, conversion trigger (s)         N/A         N/A         N/A           25         If convertible, fully or partially         N/A         N/A         N/A	
25 If convertible, fully or partially N/A N/A N/A N/A	<i>;</i>
' ' ' '	
T = 0 T TO OTHER GOOD TAKE THE TO THE TOTAL TO THE TOTAL TOT	
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	_
28 If convertible, specify instrument type convertible into	
If convertible, specify issuer of instrument it converts 29 into N/A N/A N/A	
29         into         N/A         N/A         N/A           30         Write-down feature         No         No         No	
30 White-down leadure NO	
32 If write-down, full or partial	
33 If write-down, permanent or temporary	
If temporary write-down, description of write-down	
34 mechanism	
34a Type of subordination Exemption from subordination Exemption from subordination Exemption from	oukorti
Position in subordination hierarchy in liquidation (specify	n subordination
	n subordination
36 Non-compliant transitioned features No No No	n subordination
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	eposit Liabilities
Supplement to Base Shelf Prospectus (if applicable)  N/A  N/A	
	eposit Liabilities
Pricing Supplement (if applicable)	eposit Liabilities
Final Terms - Cusip: 06368DHP2 Final Terms - Cusip: 220886930 Final Terms - Cusip: 220886930	eposit Liabilities

Incidede in TLAC not included in TLAC not include		s except as noted)			
1 busper detretifier (og CUSIP, ISM, or Bloomberg identifier 2 busper detretifier (og CUSIP, ISM, or Bloomberg identifier 2 for private plannment)			Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included i
Unique identifiar (eq. CLSP), ISIN, or Bloomberg identifier  for private pincerent)  Covering bowl, of the instrument  Covering bowl, of the i			regulatory capital	regulatory capital	regulatory capital
Coverage law() of the instrument	1	Issuer	вмо	вмо	вмо
Coversing law(s) of the instrument  Coversing law(s) of the instrument  Coversing law(s) of the instrument of Section 13  of the LLAC resilient Severs suche covers of the Coversing applicable therein  of Correctable  Coversing law(s) of the instrument of Section 13  of the LLAC resilient Severs suche covers  Coversing law(s) of the instrument of Section 14  of the Coversing Severs suche covers  Coversing law(s) of the instrument of Section 14  of the Coversing Severs such covers  Coversing law(s) of the instrument of Section 14  of Template and Bear III rates  NA.  NA.  NA.  NA.  NA.  NA.  NA.  NA		Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
Messes by which enforceability requirement of Section 13   Messes by which enforceability requirement of the TAC First Institute of the TAC First Institute of Section 13   Messes Berger of Section 14   Messes Berger of Section 15   Messes Berger of	2	for private placement)	06368DHL1	06368DHS6	06367WX73
Messes by which enforceability requirement of Section 13   Messes by which enforceability requirement of the TAC First Institute of the TAC First Institute of Section 13   Messes Berger of Section 14   Messes Berger of Section 15   Messes Berger of					
Soverning lawk) of the instrument  Meens by which enforceability requirement of Socion 33 39 30 of the TAC Fern Sheet is achieved flor other TAC-eligible instruments governed by foreign plan y  Regulatory Inventment  Regulatory I					
Mario by which enforceability requirement of Section 13 of the TLAC immortance by foreign law) instruments governed by foreign law) Regulatory personnent 1 Transitional Basel In rules NA NA NA NA NA Regulatory personnent 2 Transitional Basel In rules NA NA NA NA Regulatory personnent 3 Footback programment in rules NA NA NA NA Regulatory personnent R	2				
13	3	5 ,	or Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Instruments governed by foreign law) Regulatory terretiment Transitional Basel Il rules NA NA NA NA NA NA Regulatory terretiment Transitional Basel Il rules NA NA NA NA NA Regulatory terretiment Eligible et stolg/proup/group/Soulo NA N		, ,			
Regulationy treatment 4 Transitional Basel III rules N/A N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A N/A N/A 7 Instrument type 1 Instrument type 1 Instrument type 2 Memory of the cent reporting castle 1 Instrument type 3 Account (assilication   Sale	3a	,			
Transitional Based III rules		, , ,	Contractual	Contractual	Contractual
Post-transforcial Basel III rules			11/2		1.1/2
6 Elliptile at solvigroup/group/scole NA					
Distribution   Dist					
Monute recognised in regulatory capital Currency in millions, as of most recent reporting date)   N/A		3 1.5 1.5			
8	/		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9			N./A	A1/A	N/A
Lability - fair value option   Sol-Jul-2020   Yes					
11   Original date of issuance					
Perpetual or dated		-			
14   Issuer call subject to prior supervisory approval   Yes   Y					31-Jul-20
Subsequent call dates, if applicable   Al par on 30-July-2021   Al par on 30-July-2021   Al par on 30-July-2021   Al par on 30-July-2021   Al par on 31-January-2022   July-30, 2022-July-30, 2022-J					
Optional call date, contingent call dates and redemption amount  At par on 30-July-2021  At par on January 30, 2022; July 30, 2023; July 30,		,			31-Jul-20
At par on 30-July-2021	14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
30, 2022: January 30, 2023; July 30, 2024; July 30, 2026; January 30, 2026; July 40, 2026; Jul	15	,	At par on 30-July-2021	At par on 30-July-2021	At par on 31-January-2022
Fixed or floating dividend/coupon   Fixed   Fixed   Fixed   Fixed   Fixed   Fixed   Red			At par on January 30, 2022; July 30, 2022; January 30, 2023; 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;	At par on each January 31 and
18   Coupon rate and any related index   10.014   10.018     19   Existence of a dividend stopper   No   No   No   No   No     Fully discretionary, partially discretionary or   Mandatory   Mandatory   Mandatory   Mandatory   Mandatory   Mandatory	16				
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory  Existence of a step up or other incentive to redeem No		Coupons/dividends	30, 2024; January 30, 2025	January 30, 2030	31, 2022.
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory  Existence of a step up or other incentive to redeem No	17	Coupons/dividends Fixed or floating dividend/coupon	30, 2024; January 30, 2025 Fixed	January 30, 2030 Fixed	31, 2022. Fixed
20 mandatory Mandatory Mandatory Mandatory Mandatory  Existence of a step up or other incentive to redeem No	17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	30, 2024; January 30, 2025 Fixed 0.014	January 30, 2030  Fixed  0.018	31, 2022. Fixed
Convertible or non-convertible   Non-convertib	17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	30, 2024; January 30, 2025 Fixed 0.014	January 30, 2030  Fixed  0.018	31, 2022. Fixed
Noncomulative or cumulative   Non-convertible   Non-convertibl	17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	30, 2024; January 30, 2025  Fixed  0.014  No	January 30, 2030  Fixed  0.018	31, 2022. Fixed 1.0
Noncomulative or cumulative   Non-convertible   Non-convertibl	17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	30, 2024; January 30, 2025  Fixed  0.014  No	January 30, 2030  Fixed  0.018	31, 2022. Fixed 1.0
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 1/4 If convertible, conversion trigger (s) N/A	17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory	January 30, 2030  Fixed  0.018  No  Mandatory	31, 2022.  Fixed  1.0  No  Mandatory
If convertible, conversion trigger (s)   N/A   N/A   N/A   N/A   N/A	17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory	January 30, 2030  Fixed  0.018  No  Mandatory  No	31, 2022.  Fixed  1.0  No  Mandatory
If convertible, fully or partially	17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative
26 If convertible, conversion rate N/A N/A N/A N/A  27 If convertible, mandatory or optional conversion N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts 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, permanent or temporary  If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features No  No No 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 N/A  Supplement to Base Shelf Prospectus (if applicable)	17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible
If convertible, mandatory or optional conversion  N/A  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into N/A	17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
If convertible, specify issuer of instrument it converts into N/A	17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
If convertible, specify issuer of instrument it converts into N/A	17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
29   into   N/A   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	17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
Write-down feature	17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism 34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities	17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
32	17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
33 If write-down, permanent or temporary  If temporary write-down, description of write-down  mechanism  34 Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  N/A  N/A  N/A  N/A  N/A  Supplement to Base Shelf Prospectus (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  N/A  N/A  N/A  Supplement to Base Shelf Prospectus (if applicable)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, tilly or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
mechanism Type of subordination  Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  No  No  No  No  No  No  No  No  N	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
Type of subordination	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  No  No  No  N	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  No  N/A  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  N/A  N/A  N/A  Supplement to Base Shelf Prospectus (if applicable)  USD Prospectus Supplement	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
36 Non-compliant transitioned features No	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
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  N/A  USD Prospectus Supplement USD Prospectus Supplement	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A  N/A  N/A  USD Prospectus Supplement USD Prospectus Supplement	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	31, 2022.  Fixed  1.0  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
Prospectus N/A N/A N/A N/A  Supplement to Base Shelf Prospectus (if applicable)  USD Prospectus Supplement	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Salar
Supplement to Base Shelf Prospectus (if applicable)  USD Prospectus Supplement	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Satisfied  Fixed  1.0  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
INITIAL PROPERTY OF MARKET PROSPECTIES (IT ANNICABLE)	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	Salar
- , - <del>                                 </del>	17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	30, 2024; January 30, 2025  Fixed  0.014  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	January 30, 2030  Fixed  0.018  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Salaria pasu to Deposit Liabilities No No No Mandatory No Cumulative Non-convertible N/A

wain Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)		L L L I TIAC L L L L	
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06367WX81	06367WZ48	06368DHT4
	private placement)	00307WA81	00307 WZ48	0030801114
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13		.,	
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 21.00	USD 10.00	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jul-2020		4-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Jul-2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 30-July-2021	At par on 31-October-2020	At par on 4-August-2021
			At par on each January 31, April	At par on each August and
		At par on each January, April, July and October, commencing	30, July 31, and October 31 of each year, commencing on	February 4, commencing August 4, 2021 up to and excluding the
16	Subsequent call dates, if applicable	on July 30, 2021.		
10			1Uctoper 31 2020	
	7 11	0113diy 30, 2021.	October 31, 2020.	maturity date
	Coupons/dividends			·
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index		Fixed	·
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 1.00% - 1.50%	Fixed 2.00%	Fixed 1.70 - 2.10%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.00% - 1.50%	Fixed 2.00%	Fixed 1.70 - 2.10%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 1.00% - 1.50% No	Fixed 2.00% No	Fixed 1.70 - 2.10% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 1.00% - 1.50% No	Fixed 2.00% No	Fixed 1.70 - 2.10% No
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 1.00% - 1.50% No Mandatory	Fixed 2.00% No Mandatory	Fixed 1.70 - 2.10% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 1.00% - 1.50% No Mandatory Yes	Fixed 2.00% No Mandatory	Fixed 1.70 - 2.10% No Mandatory Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 2.00% No Mandatory No Cumulative	Fixed 1.70 - 2.10% No Mandatory Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.70 - 2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.70 - 2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 1.00% - 1.50% No Mandatory Yes Cumulative Non-convertible N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify insurant type convertible into If convertible, on the specify insurant it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Fixed 1.70 - 2.10% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Poly  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep	Fixed  2.00%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A	Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  N/A	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep	Fixed  2.00%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 1.00% - 1.50% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep	Fixed  2.00%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  N/A  N/A  USD Prospectus Supplement - Sep	Fixed 1.70 - 2.10% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0.000714/700	0525001114	052500111/0
2	for private placement)	06367WZ89	06368DHU1	06368DHV9
			Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	5	16.30
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Aug-2020	10-Aug-2020	13-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Feb-2026	10-Aug-2028	13-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	LATER AND A			
	Optional call date, contingent call dates and			
15	redemption amount	On 6-February-2022	At par on 10-August-2021	At par on 13-August-2021
		On each August and February 6,	At par on each August and	At par on each August and
		commencing February 6, 2022	February 10, commencing	February 13, commencing
		up to and excluding the maturity	August 10, 2021 up to and	August 13, 2021 up to and
16	Subsequent call dates, if applicable	date	excluding the maturity date	excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
<u> </u>			1 1/100	Fixed
18	Coupon rate and any related index	1.00%	1.40 - 1.70%	
	Coupon rate and any related index Existence of a dividend stopper	1.00% No		
18	,		1.40 - 1.70%	1.25%
18	Existence of a dividend stopper		1.40 - 1.70%	1.25%
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	1.40 - 1.70% No	1.25% No
18 19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No Mandatory No	1.40 - 1.70% No	No Mandatory No
18 19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	1.40 - 1.70% No Mandatory	No Mandatory
18 19 20 21	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	1.40 - 1.70% No Mandatory Yes	No Mandatory
18 19 20 21 22	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	1.40 - 1.70%  No  Mandatory  Yes  Cumulative	No Mandatory No Cumulative
18 19 20 21 22 23	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible	No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	No Mandatory  No Cumulative Non-convertible N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	No Mandatory  No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	No Mandatory  No Cumulative Non-convertible N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Pari pasu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus  MTN Prospectus Supplement	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	1.40 - 1.70%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities  No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	L L L I TIAC L L L L		
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DHW7	06368DHX5	06368DHY3
	private placement;	00308011W7	0030801173	0030801113
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Communication	Communication	Communication
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.00	2.5	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Aug-2020		26-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Aug-2029	21-Aug-2027	26-Aug-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 18-August-2021	At par on 21-August-2021	At par on 26-August-2021
	·			
		At par on each August and	At par on each August and	At par on each August and
•			I	
		February 18, commencing	February 21, commencing	February 26, commencing
16	Subsequent call dates if applicable	August 18, 2021 up to and	August 21, 2021 up to and	August 26, 2021 up to and
16	Subsequent call dates, if applicable			
16	Coupons/dividends	August 18, 2021 up to and excluding the maturity date	August 21, 2021 up to and excluding the maturity date	August 26, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 18, 2021 up to and excluding the maturity date	August 21, 2021 up to and excluding the maturity date	August 26, 2021 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 18, 2021 up to and excluding the maturity date	August 21, 2021 up to and excluding the maturity date	August 26, 2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down mechanism Type of subordination	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No Cumulative  Nor-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, ronversion rate If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	221504682	222463700	06368DJD7
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
3	Means by which enforceability requirement of Section 13	or Carrada applicable tricrem	or carrada applicable tricrem	or Carrada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A	N/A Other TLAC instrument	N/A Other TLAC instrument
	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC Instrument	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 330.0	50	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Aug-2020	28-Aug-2020	1-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Aug-2060	28-Aug-2035	1-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	45896	At par on 28-August-2022	44440
				Each September and March 1,
1		C A 07	C	Ct 1 0004
		Each August 27, commencing August 27, 2025 up to but	Each August 28, commencing August 28, 2022 up to but	commencing September 1, 2021
16	Subsequent call dates, if applicable	Each August 27, commencing August 27, 2025 up to but exlcuding the maturity date.	Each August 28, commencing August 28, 2022 up to but exlcuding the maturity date.	commencing September 1, 2021 up to and excluding the maturity date
	Coupons/dividends	August 27, 2025 up to but exlcuding the maturity date.	August 28, 2022 up to but exlcuding the maturity date.	up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	August 27, 2025 up to but exlcuding the maturity date.  Fixed	August 28, 2022 up to but exlcuding the maturity date.  Fixed	up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74%	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%	up to and excluding the maturity date  Fixed Zero Coupon, 1.37%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 27, 2025 up to but exlcuding the maturity date.  Fixed	August 28, 2022 up to but exlcuding the maturity date.  Fixed	up to and excluding the maturity date  Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74%	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%	up to and excluding the maturity date  Fixed Zero Coupon, 1.37%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory  No Cumulative	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory  No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A	August 28, 2022 up to but exicuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory  No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A	August 28, 2022 up to but exlcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory  No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but exicuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but exicuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but exicuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but exicuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but exicuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	August 27, 2025 up to but exlcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	August 28, 2022 up to but exicuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	August 27, 2025 up to but exlcuding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 27, 2025 up to but extcuding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 27, 2025 up to but extcuding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, rully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 27, 2025 up to but extcuding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to but extcuding the maturity date.  Fixed  2.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in
1	Issuer	BMO	BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	50	56
2	for private placement)	06368DJE5	06368DJG0	06368DJM7
2	Coverning law(s) of the instrument	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	NI/A	NI/A
8 9	millions, as of most recent reporting date)  Par value of instrument	15	N/A 10	N/A
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Sep-2020		3-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Sep-2030	3-Sep-2030	3-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 2-September-2021	44442	44442
		At par on each September and	Each September and March 3,	Each September and March 3,
		March 2, commencing	commencing September 3, 2021	commencing September 3, 2021
16	Subsequent call dates, if applicable	September 2, 2021 up to and excluding the maturity date	up to and excluding the maturity date	up to and excluding the maturity date
	Coupons/dividends	,		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.65-2.00%	Zero Coupon, 1.83%	Zero Coupon, 1.58%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
34	Evietones of a ston up or other in continue to up 1	Voc	No	No
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	Yes Cumulative	No Cumulative	No 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	İ	Ī	
1				
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/Λ
29	If convertible, specify issuer of instrument it converts into	N/A No	N/A No	N/A
30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
	If convertible, specify issuer of instrument it converts into			
30 31	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)			
30 31 32	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial			
30 31 32 33	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	No	No	No
30 31 32 33	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down			
30 31 32 33	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	No	No	No
30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	No  Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 344 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
30 31 32 33 34 344 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BINIO	BIVIO
2	for private placement)	06368DJF2	06368DJL9	06368DJN5
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	6.20	3	20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Sep-2020	4-Sep-2020	4-Sep-2020
12	Perpetual or dated Original maturity date	Dated 4-Sep-2032	Dated 4-Sep-2030	Dated 4-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	san sasject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount	At par on 4-September-2021	44443	At par on 4-September-2021
		Each September and March 4,	Each September and March 4,	At par on each September and
		commencing September 4, 2021	commencing September 4, 2021	March 4, commencing
		up to and excluding the maturity	up to and excluding the maturity	September 4, 2021 up to and
16	Subsequent call dates, if applicable	date	date	excluding the maturity date
	Coupons/dividends	= .		
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed	Fixed
18 19	Existence of a dividend stopper	Zero Coupon, 1.90% No	Zero Coupon, 1.80% No	1.70-2.10% No
15	Fully discretionary, partially discretionary or	140	NO .	110
20	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	N/A N/A
27	If convertible, mandatory or optional conversion	IN/A	N/A	INA
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument it converts			
29	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			
34 34a	mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of Suborumation	Exemplion nom suborullation	Exemplion nom suborulliation	Exemption from Suborulliduon
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
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 / Base Sileii Prospectus / Siloit Politi			
<del></del>	•			
	Supplement to Base Shelf Prospectus (if applicable)			
<u> </u>				
	Pricing Supplement (if applicable)			
	O	Final Terms - CUSIP: 06368DJF2	Final Terms - CUSIP: 06368DJL9	Final Terms - CUSIP: 06368DJN5

10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option Unique date of issuance 9-Sep-2020 10-Sep-2020 15-Sep-2020 15-Sep-2020 15-Sep-2020 15-Sep-2020 15-Sep-2020 15-Sep-2020 15-Sep-2020 15-Sep-2020 14-Sep-2020 14-Sep-2020 14-Sep-2020 15-Sep-2020 14-Sep-2020 14-Sep-2020 14-Sep-2020 14-Sep-2020 15-Sep-2020 15-Sep-2020 15-Sep-2020 14-Sep-2020 15-Sep-2020 14-Sep-2020 14-Sep-2		tures Of Regulatory Capital Instruments			
Design description (pg CLSR), (SSI), or Risonshory isometier	(\$ millions	s except as noted)			
1 Noseer 2 Norpowe identifier (ep CUSP), 1911, or Bluomberg Selectifier 2 Norpowe identifier (ep CUSP), 1911, or Bluomberg Selectifier 3 Novement plank() of the Instrument 3 Covering Bank() of the Instrument 3 Covering Bank() of the Instrument 3 Covering Bank() of the Instrument 4 Coronata spatial better 5 Contracts and the laws 6 Coronata spatial better 6 Coronata spatial better 7 Coronata spatial better 8 Coronata spatial better					
tinique interfinir (eg. CUSP), ISM, or Bioponine gleenther  2192538  3 Covering lands of the instrument  3 Covering lands of the instrument  4 Covering lands of the instrument  4 Transform Date is achieved for other TAC eligible instruments procured for foreign for the TAC from Sheet is achieved for other TAC eligible instruments procured for foreign for the TAC from Sheet is achieved for other TAC eligible instruments procured for foreign for the TAC eligible instruments procured for foreign for the TAC eligible instruments procured for foreign for the TAC eligible instruments procured for foreign for the TAC eligible instruments procured for the TAC eligible instruments procured for eligible at solid/group/group/skob  NA NA NA NA NA NA NA NA NA NA NA NA NA N					
2 propriets placement) 21395188 055600PD 0556000PD 0556000PD 0556000PD 0556000PD 0556000PD 0556000PD 0556000PD	1		BMO	ВМО	ВМО
a Generaling Loady of the instrument of Section 13 and the laws of Clanda applicable innovan of Clanda applicable innovan of Clanda applicable innovan of Clanda applicable innovan of Clanda applicable innovan of Clanda applicable innovan of Clanda applicable innovan of Clanda applicable innovant of Clanda	2		224026400	053500,100	ocacop in c
Among to which enforcesably regulerement of Section 3 and the TAC Fermi Sheet is schieved (file other TAC eligible instruments operand by Foreign (file) (1998)  4 Proportion of the Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional	2	for private placement)	221926188	06368DJP0	06368DJR6
Among to which enforcesably regulerement of Section 3 and the TAC Fermi Sheet is schieved (file other TAC eligible instruments operand by Foreign (file) (1998)  4 Proportion of the Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional					
Among to which enforcesably regulerement of Section 3 and the TAC Fermi Sheet is schieved (file other TAC eligible instruments operand by Foreign (file) (1998)  4 Proportion of the Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  5 Professional Contractional Section 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional 3 and 1998 (1998)  6 Sectional Contractional Sectional					
Mass by which enforceability requirement of Section 13 and the TAC form Seeke is achieved for other TAC-eligible Regulatory resident 4. Translational Sealer if rudes 4. Translational Sealer if rudes 5. Regulatory resident 7. Translational Sealer if rudes 6. Eligible at solely/recognized propositio 8. NA 8	_				
testuments pervend by foreign law)  Repulsion providers  NA NA NA NA NA NA NA NA NA NA NA NA NA N	3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
Regulatory protections  4 Transforant Reseal Intelles  NA NA NA NA NA  15 Fort-transforant Reseal Intelles  NA NA NA NA  16 Espides at cool/group/groupdatold  NA NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA NA  NA		Means by which enforceability requirement of Section 13			
Requestory freatment 4 Transformal faces III rules NA NA NA NA NA NA 5 Post-transitional sase III rules NA NA NA NA NA NA 7 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 1 Instrument type 2 Instrument type 2 Instrument type 2 Instrument type 3 Fav value of instrument experting class 3 Instrument type (Instrument control of the control	3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
4 Transitional Based II rules N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A		instruments governed by foreign law)	Contractual	Contractual	Contractual
5 Post transitional Savel III roles 6 Eligible set sologlogo		Regulatory treatment			
6 Flighthe at sobigroung/roung/sough sold N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	4	Transitional Basel III rules	N/A	N/A	N/A
Amount recognised in regulatory capital (Currency in Millions, as of most recognised in regulatory capital (Currency in Na Na Na Na Na Na Na Na Na Na Na Na Na	5	Post-transitional Basel III rules	N/A	N/A	N/A
Amount recognised in regulatory capital Currency in 8 millions, as of most recent reporting date) (305 5500 0) NA NA NA NA NA NA NA NA NA NA NA NA NA	6	Eligible at solo/group/group&solo	N/A	N/A	N/A
8 millions, as of most recent reporting date) 9 Per value of instrument 10 Per value of instrument 11 Original date of instance 12 Perpetuto of dated 13 Original date of instance 14 Original date of instance 15 Original date of instance 16 Original date of instance 17 Original date of instance 18 Original insturtly date 18 Original insturtly date 19 Original call date, contingent call dates and 19 Original call date, contingent call dates and 19 Original call date, contingent call dates and 19 Original date, contingent call dates, and continuent date of the maturity date original dates, and continuent dates or the maturity date original dates, and received dates or the maturity date original dates, and received dates or the maturity date original dates, and received dates or the maturity date original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates original dates, and received dates original dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates, and received dates original dates original dates original dates original dates original dates original dates original dates original dates original dates original dates original d	7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument 10 Accounting dissification 11 Accounting dissification 12 Perpetual or disterd 13 Original date of issuance 14 September 2000 15 September 3 Contracting dissification 16 September 3 Contracting dissification 17 Perpetual or disterd 18 Original maturity date 19 September 3 Contracting dissification of the September 3 Contracting dissipation of the September 3 Contracting dispetation amount 15 Subsequent call dates, if applicable 16 Subsequent call dates, if applicable 17 September 3 Contracting dispetation of the September 3 Contracting dispetation dispetation dispetation of the September 3 Contracting dispetation dispetation of the September 3 Contracting dispetation of the September 3 Contracting dispetation of the September 3 Contracting dispetation of the Sep		Amount recognised in regulatory capital (Currency in			
10	8	millions, as of most recent reporting date)	N/A	N/A	N/A
11. Original date of issuance 9-Sep-2020 10-Sep-2020 15-Sep-201 12. Perpetual or dated 0 bailed 0 bailed 13. Original maturity date 9-Sep-2060 10-Sep-2029 15-Sep-201 14. Issuer call subject to prior supervisory approval 7es 7es 7es 7es 7es 7es 7es 7es 7es 7es	9	Par value of instrument	USD 550.00	5	35
11 Degrent date of issuance 9-Sep-2000 10-Sep-200 15-Sep-201 12 Perpetual of dated Dated Dated 13 Degrent of dated 14 Dated 14 Dated 15-Sep-201 14 Degrent of date of Dated 15-Sep-201 15-S	10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Perpetual of dated   Dated   Dated   Dated   Dated   September 2000   10-Sep-2029   15-Sep-20	11			10-Sep-2020	15-Sep-2020
13 Original maturity date 14 Insuer call subject to prior supervisory approval 15 Sept-200 16 Sept-2009 17 Sept-2009 18 Sept-2009 19 Se					
Optional call date, contingent call dates and  Each September 9, commencing September 10, 2022 by to an each September and March 10, September 9, 2025 but encluding 10, 2022 by to and encluding the molitry date of the molitry					15-Sep-2030
Optional call date, contingent call dates and    Company	i i				
### 14449 At par on 15-September-2021  ### 14449 At par on 16-September-2021  ### 14449 At par on 16-September-2025  ### 14449 At par o		h a sala saal abbasea.			
### 14449 At par on 15-September-2021  ### 14449 At par on 16-September-2021  ### 14449 At par on 16-September-2025  ### 14449 At par o					
### 14449 At par on 15-September-2021  ### 14449 At par on 16-September-2021  ### 14449 At par on 16-September-2025  ### 14449 At par o					
### 14449 At par on 15-September-2021  ### 14449 At par on 16-September-2021  ### 14449 At par on 16-September-2025  ### 14449 At par o					
Each September 9, commencing Geptember 10, commencing September 10, September 9, 2025 but excluding 100 commencing September 10, September 9, 2025 but excluding 100 commencing September 10, Commencing September 10, September 9, 2025 but excluding 100 commencing September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 10, September 11, 2021 up to and excluding the maturity date sex community date.  17 Fixed or floating dividend/coupon Fixed Zero Coupon, 2,85% Zero Coupon, 1,84% Fixed September 10, No No No No No No No No No No No No No		Optional call date, contingent call dates and			
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d	15	redemption amount	45909	44449	At par on 15-September-2021
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d					
Each September 9, 2025 but exlouding   Suptember 10, September 10, 2021 up to and excluding the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   the maturity date.   Subsequent call dates, if applicable   Subsequent call d				Each September and March 10.	At par on each September and
September 9, 2025 but excluding the maturity date.  Coupons/finidends  The fixed or floating dividend/coupon  Fixed  No  No  No  No  No  No  No  No  No  N			Each September 9, commencing		
Coupons/dividends  17 Fixed or Tolotting dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 20 mandatory 21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Covertible or non-convertible 24 If convertible, conversion rate 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible 28 If convertible, specify instrument type convertible 29 If overtible, specify instrument type convertible 30 Write-down, write-down trigger (s) 31 If write-down, write-down description of write-down mechanism 32 If write-down, write-down, description of write-down mechanism 33 If write-down, write-down, description of write-down mechanism 34 Type of subordination 35 Pospectus / Base Shelf Prospectus (if applicable) 36 Pricing Supplement (if applicable) 37 Pricing Supplement (if applicable) 38 Pricing Supplement (if applicable) 39 Pricing Supplement (if applicable) 30 Pricing Supplement (if applicable) 31 Pricing Supplement (if applicable) 31 Pricing Supplement (if applicable) 31 Pricing Supplement (if applicable) 31 Pricing Supplement (if applicable) 32 Pricing Supplement (if applicable) 33 Pricing Supplement (if applicable)					September 15, 2021 up to and
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed 18 Coupon rate and any related index Zero Coupon, 2.85% Zero Coupon, 1.84% 1.81 19 Existence of a dividend stopper No No No No No Fully discretionary, partially discretionary or mandatory Mandatory Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Only Non-convertible Non-convertible Non-convertible Non-convertible (Convertible, convertible, convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible Non-No No	16	Subsequent call dates, if applicable	the maturity date.	maturity date	excluding the maturity date
18		Coupons/dividends			
Fully discretionary, partially discretionary or Pully discretionary, partially discretionary or Mandatory Mandatory Mandatory Mandatory  Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	17	1 6 11.11			
Fully discretionary, partially discretionary or mandatory Mandator	1/	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
mandatory Mandatory Mandatory Mandatory Mandatory  Existence of a step up or other incentive to redeem No No No No No No Nonconvertible Cumulative Non-convertible Non-converti					
21 Existence of a step up or other incentive to redeem No No No No No No No No No No No No No	18	Coupon rate and any related index	Zero Coupon, 2.85%	Zero Coupon, 1.84%	1.81%
22   Noncumulative or cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Convertible   Non-convertible   Non-co	18	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 2.85%	Zero Coupon, 1.84%	1.81%
22   Noncumulative or cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Cumulative   Convertible   Non-convertible   Non-co	18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero Coupon, 2.85% No	Zero Coupon, 1.84% No	1.81% No
Convertible or non-convertible   Non-convertible   Non-convertible   Non-convertible	18 19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero Coupon, 2.85% No	Zero Coupon, 1.84% No	1.81% No
Convertible or non-convertible   Non-convertible   Non-convertible   Non-convertible	18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Zero Coupon, 2.85% No Mandatory No	Zero Coupon, 1.84% No Mandatory No	No Mandatory No
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Zero Coupon, 2.85% No Mandatory No	Zero Coupon, 1.84% No Mandatory No	No Mandatory No
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Zero Coupon, 2.85% No Mandatory No Cumulative	Zero Coupon, 1.84% No Mandatory No Cumulative	No Mandatory No Cumulative
26 If convertible, conversion rate N/A N/A N/A N/A N/A  27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  16 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A  29 Into Myrite-down feature No No No No No No No No No No No No No	18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Zero Coupon, 2.85%  No  Mandatory  No  Cumulative  Non-convertible	Zero Coupon, 1.84%  No  Mandatory  No  Cumulative  Non-convertible	No Mandatory No Cumulative Non-convertible
27 If convertible, mandatory or optional conversion  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A
If convertible, specify issuer of instrument it converts into the property of into the proper	18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero Coupon, 2.85% No Mandatory  No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.84% No Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
If convertible, specify issuer of instrument it converts into the property of into the proper	18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Zero Coupon, 2.85% No Mandatory  No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.84% No Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
29   into   N/A   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     1f temporary write-down, description of write-down     34   mechanism   Exemption from subordination   Exemption from subordination     4   Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Pari pasu to Deposit Liabilities     36   Non-compliant transitioned features   No   No   No     37   If yes, specify non-compliant features   N/A   N/A     Prospectus / Base Shelf Prospectus / Short Form     Prospectus     Supplement to Base Shelf Prospectus (if applicable)     Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Zero Coupon, 2.85% No Mandatory  No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.84% No Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
30 Write-down feature No No No No No No No No No No No No No	18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Zero Coupon, 2.85% No Mandatory  No Cumulative Non-convertible N/A N/A	Zero Coupon, 1.84% No Mandatory  No Cumulative Non-convertible N/A N/A	No Mandatory  No Cumulative Non-convertible N/A N/A N/A
If write-down, write-down trigger (s)	18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
If write-down, full or partial   If write-down, permanent or temporary   If temporary write-down, description of write-down   mechanism	18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  No  If yes, specify non-compliant features  No  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  No  No  No  N	18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Non-compliant transitioned features No No No No No If yes, specify non-compliant features N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)  Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabilities No No No No No No No No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
34 mechanism 34a Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  If yes, specify non-compliant features  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Picing Supplement (if applicable)  Exemption from subordination  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  NIP Offering Circular - July 16, 2020	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No If yes, specify non-compliant features  No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Exemption from subordination  Pari pasu to Deposit Liabilities  Pari pasu to Deposit Liabilities  No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus  NIP Offering Circular - July 16, 2020	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No No No No No No No No No No No No No	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
35 instrument type immediately senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No No No No No	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
36 Non-compliant transitioned features No No No No No No No No No No No No No	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	Zero Coupon, 2.85% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	Zero Coupon, 1.84% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Zero Coupon, 2.85% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities	Zero Coupon, 1.84% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities	No Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities
Prospectus  NIP Offering Circular - July 16, 2020  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero Coupon, 2.85% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
Prospectus  NIP Offering Circular - July 16, 2020  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Zero Coupon, 2.85% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 2.85% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
Pricing Supplement (if applicable)	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, onversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
Final Terms - CUSIP: 221926188 Final Terms - CUSIP: 06368DJP0 Final Terms - CUSIP: 06368DJR6	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A N/A	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Zero Coupon, 2.85% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A  N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Offering Circular - July 16, 2020	Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DKB9	06368DKC7	06367W5P4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	50		USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Sep-2020	28-Sep-2020	29-Sep-20
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Sep-2030	28-Sep-2027	29-Sep-203
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 25-September-2021	44467	On 29-March-2021
16	Subsequent call dates, if applicable	At par on each September and March 25, commencing September 25, 2021 up to and excluding the maturity date	Each September and March 28, commencing September 28, 2021 up to and excluding the maturity date	On each September and March 2 commencing March 29, 2021 up and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.80%	Zero Coupon, 1.49%	1.85
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	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			
	If convertible, specify issuer of instrument it converts			
_	1:-+-	IBI/O	N/A	N/A
29	into	N/A		
30	Write-down feature	No No	No	No
30 31	Write-down feature If write-down, write-down trigger (s)			No
30 31 32	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial			No
30 31	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	No		No
30 31 32 33	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	No		No .
30 31 32 33 34	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	No	No	
30 31 32 33	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	No		No  Exemption from subordination
30 31 32 33 34 34a 35	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities
30 31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
30 31 32 33 34 34a 35	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
30 31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus
30 31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TIAC net included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in
1	Issuer	BMO	BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BWO	BINO
2	for private placement)	06368DKA1	06368DKD5	06368DKF0
			Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
_	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	8		USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance Perpetual or dated	1-Oct-2020 Dated		2-Oct-2020 Dated
13	Original maturity date	1-Oct-2028	Dated 2-Oct-2030	2-Oct-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1-7	and a subject to prior supervisory approval			
	Optional call date, contingent call dates and			
15	redemption amount	At par on 1-October-2021	At par on 2-October-2021	At par on 2-October-2021
- 15	reactification			
		At par on each October and April 1,	At par on each October and April 2,	At par on each October and April 2,
		commencing October 1, 2021 up to	commencing October 2, 2021 up to	commencing October 2, 2021 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends	· ·	,	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.20-2.00%	Fixed 1.80%	and excluding the maturity date  Fixed 0.45%-0.65%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed	Fixed	and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.20-2.00%	Fixed 1.80%	and excluding the maturity date  Fixed 0.45%-0.65%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 1.20-2.00% No	Fixed 1.80% No	and excluding the maturity date  Fixed 0.45%-0.65% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 1.20-2.00% No Mandatory Yes	Fixed 1.80% No Mandatory	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 1.20-2.00% No Mandatory Yes Cumulative	Fixed 1.80% No Mandatory No Cumulative	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes  Cumulative  Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 1.20-2.00% No Mandatory Yes Cumulative Non-convertible N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes  Cumulative  Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed 0.45%-0.65% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 1.20-2.00% No Mandatory Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down methonism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features  If yes, specify non-compliant features	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Fixed 1.20-2.00% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	and excluding the maturity date  Fixed  0.45%-0.65%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	In alcohold in TIAC was in alcohold in	In all add in TIAC was in all add in	Included in TIAC actionly dealin
		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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BNO	BINO
2	for private placement)	06368DKE3	06367W7E7	06368DKK9
			Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	NI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	outer 12 to mortament	outer 12 to morament	Out of the world more
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.5	USD 25	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Oct-2020	7-Oct-2020	14-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Oct-2025	7-Oct-2022	14-Oct-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 2-October-2021	N/A	44483
		At par on each October and April 2,		Each October and April 14,
		commencing October 2, 2021 up to		commencing October 14, 2021 up
16	Subsequent call dates, if applicable		N/A	
	Coupons/dividends	commencing October 2, 2021 up to and excluding the maturity date	N/A	commencing October 14, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing October 2, 2021 up to and excluding the maturity date Fixed	N/A Fixed to Floating Rate	commencing October 14, 2021 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing October 2, 2021 up to and excluding the maturity date Fixed 0.80%-1.20%	N/A Fixed to Floating Rate 0.40%	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing October 2, 2021 up to and excluding the maturity date Fixed	N/A Fixed to Floating Rate	commencing October 14, 2021 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20%	N/A Fixed to Floating Rate 0.40%	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing October 2, 2021 up to and excluding the maturity date Fixed 0.80%-1.20%	N/A Fixed to Floating Rate 0.40%	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20%  No  Mandatory	N/A  Fixed to Floating Rate  0.40%  No  Mandatory	commencing October 14, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.77% No  Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20%	N/A Fixed to Floating Rate 0.40%	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No	commencing October 14, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.77% No  Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative	commencing October 14, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.77% No  Mandatory  No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No Mandatory  Yes Cumulative Non-convertible	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.77% No Mandatory  No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20%  No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down Type of subordination	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, tully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing October 2, 2021 up to and excluding the maturity date  Fixed 0.80%-1.20% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	N/A  Fixed to Floating Rate  0.40%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	commencing October 14, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

Main Feat	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			L L L TIAC . L L L
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in
1	Issuer	BMO	BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNIO	BNO	BINO
2	for private placement)	06368DKP8	06367W6Z1	06368DKN3
			Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
2	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Company of the last	Contract val	Company of the last
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument Accounting classification		USD 2 Liability - fair value option	USD 50
11	Original date of issuance	Liability - fair value option 15-Oct-2020		Liability - fair value option 21-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated 21-0ct-2020
13	Original maturity date	15-Oct-2030		21-Oct-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 15-October-2021	On 20-October-2022	At par on 21-October-2021
		At par on each October and April	On each October and April 20	At par on each October and April
		15, commencing October 15, 2021	On each October and April 20,	21, commencing October 21, 2021
16	Subsequent call dates, if applicable		On each October and April 20, commencing October 20, 2022 up to and excluding the maturity date	
16	Coupons/dividends	15, commencing October 15, 2021 up to and excluding the maturity date	commencing October 20, 2022 up to and excluding the maturity date	21, commencing October 21, 2021 up to and excluding the maturity
17	Coupons/dividends Fixed or floating dividend/coupon	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed	commencing October 20, 2022 up to and excluding the maturity date Fixed	21, commencing October 21, 2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83%	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15%	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed	commencing October 20, 2022 up to and excluding the maturity date Fixed	21, commencing October 21, 2021 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83%	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83%	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15%	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83%	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83%  No  Mandatory	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative  Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion of the maturity  And the maturity  Fixed 1.40%-1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion of the maturity  And the maturity  Fixed 1.40%-1.75% No Mandatory  Yes Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down methonism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No N/A	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  MTN Prospectus	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	15, commencing October 15, 2021 up to and excluding the maturity date  Fixed  1.83% No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	commencing October 20, 2022 up to and excluding the maturity date  Fixed  1.15%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A  M/A  MTN Prospectus	21, commencing October 21, 2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory  Yes  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A