	n Features Of Regulatory Capital Instruments lions except as noted)				
_		Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Common Shares	Preferred Shares Class B - Series 25	Preferred Shares Class B - Series 26	Preferred Shares Class B - Series 27
1	Issuer	Bank of Montreal	Don't of Manager	Donly of Mantagel	Bank of Montreal
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)	063671101	063679203	063679302	063679401
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment				
	Transitional Basel III rules Post-transitional Basel III rules	Common Equity Tier 1 Eligible	Additional Tier 1 Ineligible	Additional Tier 1 Ineligible	Additional Tier 1 Additional Tier 1
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Common Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	13,501	236	54	500
9	date) Par value of instrument	N/A	236	54	500
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
1.	Original data of irrupage	Various	11 Mar 2011	25 Aug 2016	23-Apr-2014
12	Original date of issuance Perpetual or dated	Various Perpetual	11-Mar-2011 Perpetual	25-Aug-2016 Perpetual	Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval	N/A N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	IV/M	25-Aug-2021 Redemable at Par. No contingent call	25-Aug-2021 Redemable at Par. No contingent call	25-May 2019 Redemable at Par. No contingent call
			dates.	dates.	dates.
16	Subsequent call dates, if applicable Coupons / dividends		Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	N/A	Fixed	Floating	Fixed
	Coupon rate and any related index Existence of a dividend stopper	N/A N/A	1.805% No	90 Day T-Bill +1.15% No	4.00% No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	Non-cumulative	No Non-cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	N/A N/A	Non-Convertible N/A	Non-Convertible N/A	Convertible NVCC Triggers: (a) the Superintendent of Financial
					that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to ceast to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial 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 prolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	Upon the occurrence of an NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to th quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A	Common Shares Bank of Montreal
30	Write-down feature	No N/A	No N/A	No N/A	No N/A
32	If write-down, write-down trigger(s) If write-down, full or partial If write-down, full or partial If write-down, full or partial	N/A	N/A	N/A	N/A
34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	Type of subordination				
	Position in subordination hierarchy in liquidation (specify instrument type immediately	Preferred Shares	Subordinated Debt	Subordinated Debt	Subordinated Debt
	senior to instrument)	1	Yes	Yes	No
35	Non-compliant transitioned features	No N/A	Not NVCC compliant	Not NVCC compliant	N/A
35	Non-compliant transitioned features If yes, specify non-compliant features	N/A	Not NVCC compliant Short Form Base Shelf	Not NVCC compliant Short Form Base Shelf	N/A Short Form Base Shelf
35	Non-compliant transitioned features		Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf Prospectus - Mar 13 14
35	Non-compliant transitioned features If yes, specify non-compliant features		Short Form Base Shelf Prospectus - Jan 11 10	Short Form Base Shelf	Short Form Base Shelf Prospectus - Mar 13 14

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

Source of the Control		n Features Of Regulatory Capital Instruments				
Findings from Cons. 1. Findings from Cons. 2. Find Cons. 2. Fin	llim e)	ions except as noted)				Included in both regulatory capital and TLAC
A consecutable is \$CAP. Bit is Blooming about fair Corp. since promote the process of the proces						Preferred Shares Class B - Series 38
A consecutable is \$CAP. Bit is Blooming about fair Corp. since promote the process of the proces						
Description for inclinational and security of the process of a first control of a security of the process of th	1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
Comment funder and any modern funder and any modern funders and any popular						
Communication for incommunication of the communication of the communic						
Notes Section Processor						
Comment of the color of the c	3	Governing law(s) of the instrument				applicable Provincial laws
Processing programmer Processing programmer Processing programmer Processing programmer Processing p			N/A	N/A	N/A	N/A
Section of the process of the proc		Regulatory treatment	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
Additional process of the process	_					
Section Comparing the Comparing Conference Comparing Conferenc						
Department of Control Comparison of Control Contro		date)				
Description of contents of the programment of the						Shareholders' Equity
Description of contents of the programment of the	11	Original data of iccuracy	06 lup 2014	20 Jul 2014	05 lun 2015	21 Oct 2016
A contract adulgic to poth repeated proposed No.	12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual
29 Augu2028 Recomplia of 29 Augu2028 Recomplia	13	Ongmon maturity date	iviatulity	iviaturity	iviatulity	iviaturity
29 Augu2028 Recomplia of 29 Augu2028 Recomplia	4.	legans call subject to prior supervisors are supervisors.	Voc	Voc	Voc	Voc
All Districts of the properties of the control of t			25-Aug-2019 Redemable at	25-Nov-2019 Redemable at	25-Aug-2020 Redemable at	Redemable on or after 25-
Compare 2 Administration Section				-		contingent call dates.
Compare 2 Administration Section						
Compare 2 Administration Section						
1.0 Cooper rate and any related indices 1.0 Cooper rate with any subject of statement of the common state of common state supon NCC Common state supo		Coupons / dividends	Every 5 years	Every 5 years	Every 5 years	Every 5 years
30 Securitive of a device of deep up or other increditive for received in the common part and particular control of the common part and particular control of the common particular control of the						
Secure of steps up or other increases in receivers No. competitive No. compliable N	19	Existence of a dividend stopper	No	No	No	No
Convertible	21	Existence of step up or other incentive to redeem	No	No	No	No
all the Supermendent of Fissends with the supermendent of Fissends and the supermendent of Fissends	23	Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Convertible
and the Supermendent of Fronzo all control and the superment	24	If convertible, conversion trigger(s)	(a) the Superintendent of Financial	(a) the Superintendent of Financial	(a) the Superintendent of Financial	(a) the Superintendent of Financial Institutions publicly announces that
such that costed, or is about to cost, or is about			that the Superintendent of Financial	that the Superintendent of Financial	that the Superintendent of Financial	the Bank has been advised, in writing that the Superintendent of Financial
whether the common and taking into account in the common and the common and taking into account in the commo			Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease to be viable and that, after the
sprograme, its reasonably letch that the same of the seasonable letch that the same of the			instruments and taking into account	instruments and taking into account	instruments and taking into account	instruments and taking into account any other factors or circumstances
witchood or multitaneid, or his feeder or premoted on the process of the Bea has a capable or agreed to accept a capable or ag			appropriate, it is reasonably likely	appropriate, it is reasonably likely	appropriate, it is reasonably likely	that are considered relevant or appropriate, it is reasonably likely
smootzes that the lasts has a recepted a regarded to accept a support, from the federal gament or or any governal performent or period in appearance or period in administration to the manufacture of the period in administration to the manufacture of the period in administration to the manufacture of the period individual administration to the period individual administration to the manufacture of the period individual administration to the period individual administration to the period of the period individual administration to the period of the			restored or maintained; or	restored or maintained; or	restored or maintained; or	restored or maintained; or (b) a federal or provincial
again function or speakwelts again from the federal genoment or any processor. From the federal genoment or any processor or			announces that the Bank has	announces that the Bank has	announces that the Bank has	government in Canada publicly announces that the Bank has
permenter to political subdivision or agent or agenty heaven whatever a political subdivision or agent or agenty heaven whatever a political subdivision or agent or agenty heaven whatever a political subdivision or agent or agenty heaven whatever a political subdivision or agent or agenty heaven whatever a political subdivision or agent or agenty heaven whatever a political subdivision or agent or agenty heaven whatever a political subdivision or agent or agenty heaven whatever a political subdivision or agent or agent whether whatever a political subdivision or agent or agent whether whatever a political subdivision or agent or agent permitted whatever a political subdivision or agent or agent permitted whatever a political subdivision or agent or agent permitted whatever a political subdivision or agent or agent permitted whether a political subdivision or agent or agent permitted whatever a political subdivision or agent or agent permitted whatever a political subdivision or agent or agent permitted what the political permitted what the subdivision or agent or agent permitted whatever a political subdivision or agent or agent permitted what the political permitted what the political permitted whatever a political subdivision or agent or agent permitted whatever a political subdivision or agent permitted what the political permitted whatever a poli			capital injection, or equivalent	capital injection, or equivalent	capital injection, or equivalent	capital injection, or equivalent support, from the federal
which the Bask would have been determined by the Equipartmendent of Financial Institutions to be non-valide. 25 If convertible, fully or partially Will fully convert into common shares upon NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares upon NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares upon NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares upon NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares upon NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares upon NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotent obtained by dividing (Multiplier x share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. 27 If convertible, speecly instrument type convertible into Common Shares Common Shares Supplement for Prospectus Supplement for No			government or political subdivision	government or political subdivision	government or political subdivision	government or any provincial government or political subdivision or agent or agency thereof without
wisible. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVC trigger event. NVC trigger event. Upon the occurrence of an NVC trigger event.			which the Bank would have been determined by the Superintendent of	which the Bank would have been determined by the Superintendent of	which the Bank would have been determined by the Superintendent of	which the Bank would have been determined by the Superintendent or
common shares upon NVCC trigger event and NVCC trigger event and not trigger trigger and tr						
common shares upon NVCC trigger event and NVCC trigger event and						
trigger event trigger and trigger and trigge	25	If convertible, fully or partially				Will fully convert into common shares upon NVCC
NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share value) by Conversion Price. Please refer to the Prospectus Supplement for further details. 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 30 Write-down, full or partial 30 Write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/			·	· ·		
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.	26	If convertible, conversion rate		1 '		Upon the occurrence of an
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. 27 If convertible, mandatory or optional conversion Mandatory Manda			outstanding Series 29	outstanding Series 31	outstanding Series 33	NVCC trigger event, each outstanding Series 38
quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Supplement for further details. Prospectus Supplement dividing (Multiplier x Share Sheef Prospectus Supplement Shares Series 3) Quotient Obtained dividing (Multiplier x Share for to the Prospectus Supplement for further details. Prospectus Supplement for further details. Prospectus Supplement dividing (Multiplier x Share Sheef Prospectus Supplement dividing (Multiplier x Shares Share Sheef Prospectus Supplement dividing (Multiplier x Shares			converted to a number of	converted to a number of	converted to a number of	Preferred Share would be converted to a number of
Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. 27 If convertible, mandatory or optional conversion Mandatory No No No No No No No No No N			quotient obtained by	quotient obtained by	quotient obtained by	quotient obtained by
Prospectus Supplement for further details. 27 If convertible, mandatory or optional conversion Mandatory Monor Shares Common Shares Monor No			Value) by Conversion Price.	Value) by Conversion Price.	Value) by Conversion Price.	dividing (Multiplier x Share Value) by Conversion Price.
27 f convertible, mandatory or optional conversion Mandatory Mandatory Mandatory Mandatory 28 f convertible, specify instrument type convertible into Common Shares Common Shares Common Shares 29 f convertible, specify instrument it converts into 30 Write-down feature No No No No No No 31 f write-down, write-down trigger(s) N/A N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A N/A N/A 33 ff write-down, full or partial N/A N/A N/A N/A N/A N/A 34 f temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A 34 Type of subordination N/A 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 36 Non-compliant transitioned features N/A N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Short Form Base Shelf Prospectus - Apr 13 14 Supplement to Base Shelf Prospectus (if applicable) Prospectus Suppl Class B Pref Shares - Series 31 Shares - Series 33 Shares - Series 38 Shares - Serie			Prospectus Supplement for	Prospectus Supplement for	Prospectus Supplement for	Prospectus Supplement for
29 If convertible, specify issuer of instrument it converts into Bank of Montreal Bank of Monteal Bank of Montreal B			Mandatory	Mandatory	Mandatory	Mandatory
31 f write-down, write-down trigger(s)	29	If convertible, specify issuer of instrument it converts into	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
33 f write-down, permanent or temporary N/A N/	31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No	33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
senior to instrument) 36 Non-compliant transitioned features No No No No No No No No No N						
37 If yes, specify non-compliant features		senior to instrument)				Subordinated Debt
Prospectus / Base Shelf Prospectus / Short Form Prospectus Prospectus - Mar 13 14 Prospectu						
Supplement to Base Shelf Prospectus (if applicable) Shares - Series 29 Shares - Series 31 Shares - Series 33 Shares - Series 38		Prospectus / Base Shelf Prospectus / Short Form Prospectus				Short Form Base Shelf Prospectus - Apr 13 16
Shares - Series 29 Shares - Series 31 Shares - Series 33 Shares - Series 38		Supplement to Base Shelf Prospectus (if applicable)				
Pricing Supplement (It applicable)			Shares - Series 29	Shares - Series 31	Shares - Series 33	Shares - Series 38
Pricing Supplement (if applicable) (1) The term "convertible" in the above table is interpreted to mean convertible into common		Pricing Supplement (If applicable)				

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

	n Features Of Regulatory Capital Instruments				
(\$ mil	ions except as noted)	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC	Included in both regulatory capital and TLAC
		Preferred Shares Class B - Series 40	Preferred Shares Class B - Series 42	Preferred Shares Class B - Series 44	Preferred Shares Class B - Series 46
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)	06368A209	06367X887	06368B207	06368B108
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	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
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	500	400	400	350
	Par value of instrument Accounting classification	Shareholders' Equity	400 Shareholders' Equity	400 Shareholders' Equity	350 Shareholders' Equity
12	Original date of issuance Perpetual or dated	09-Mar-2017 Perpetual	29-Jun-2017 Perpetual	17-Sep-2018 Perpetual	17-Apr-2019 Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
4.	legacy call subject to prior committee and a	Voc	Voc	Voc	Voc
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25- May-2022 at Par. No	Yes Redemable on or after 25- August-2022 at Par. No	Yes Redemable on or after 25- November-2023 at Par. No	Yes Redemable on or after 25- May-2024 at Par. No
		contingent call dates.	contingent call dates.	contingent call dates.	contingent call dates.
	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 5 years	Every 5 years
	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
19	Coupon rate and any related index Existence of a dividend stopper	4.50% No	4.40% No	4.85% No	5.10% No
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative	No	No Non-cumulative	Fully discretionary No	No Non-cumulative
23	Convertible or non-convertible ⁽¹⁾	Non-cumulative Convertible NVCC Triggers:	Convertible NVCC Triggers:	Non-cumulative 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 Financial Institutions publicly announces that
		the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the	, the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the	the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the	the Bank has been advised, in writing, that the Superintendent of Financial Institutions is of the opinion that the
		Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent
		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	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
		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 government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly	restored or maintained; or (b) a federal or provincial government in Canada publicly	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	announces that the Bank has accepted or agreed to accept a capital injection, or equivalent	announces that the Bank has accepted or agreed to accept a capital injection, or equivalent	announces that the Bank has accepted or agreed to accept a capital injection, or equivalent
		support, from the federal government or any provincial government or political subdivision	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 without which the Bank would have been
		determined by the Superintendent of Financial Institutions to be non- viable.	determined by the Superintendent of Financial Institutions to be non- viable.	determined by the Superintendent of Financial Institutions to be non- viable.	determined by the Superintendent of 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
		common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event	common shares upon NVCC trigger event
20	If convertible, conversion rate	Upon the occurrence of a	Unon the occurrence of a	Upon the occurrence of an	Upon the occurrence of a
20	contection, contection rate	Upon the occurrence of an NVCC trigger event, each outstanding Series 40	Upon the occurrence of an NVCC trigger event, each outstanding Series 42	Upon the occurrence of an NVCC trigger event, each outstanding Series 44	Upon the occurrence of an NVCC trigger event, each outstanding Series 46
		Preferred Share would be converted to a number of	Preferred Share would be converted to a number of	Preferred Share would be converted to a number of	Preferred Share would be converted to a number of
		common shares equal to the quotient obtained by			common shares equal to the quotient obtained by
		dividing (Multiplier x Share Value) by Conversion Price.	dividing (Multiplier x Share Value) by Conversion Price.	dividing (Multiplier x Share Value) by Conversion Price.	dividing (Multiplier x Share Value) by Conversion Price.
		Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for	Please refer to the Prospectus Supplement for
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	further details. Mandatory Common Shares	further details. Mandatory Common Shares	further details. Mandatory Common Shares	further details. Mandatory Common Shares
29	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal No	Bank of Montreal	Bank of Montreal No	Bank of Montreal No
	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
32		N/A	N/A N/A	N/A N/A	N/A N/A
32 33 34	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A			i e
32 33 34 34a	If temporary write-down, description of write-up mechanism Type of subordination		Charles to	e bande e te e	e hande is to t
32 33 34 34a 35	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)	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
32 33 34 34a 35	If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Subordinated Debt No N/A	No N/A	No N/A	No N/A
32 33 34 34a 35	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	Subordinated Debt	No	No	No
32 33 34 34a 35	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	Subordinated Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16 Prospectus Suppl Class B Pref	No N/A Short Form Base Shelf Prospectus - Apr 13 16 Prospectus Suppl Class B Pref	No N/A Short Form Base Shelf. Prospectus - May 23, 18 Prospectus Suppl Class B Pref	No N/A Short Form Base Shelf Prospectus - May 23, 18 Prospectus Suppl Class B Prei
32 33 34 34a 35	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	Subordinated Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16	No N/A Short Form Base Shelf Prospectus - Apr 13 16	No N/A Short Form Base Shelf Prospectus - May 23, 18	No N/A Short Form Base Shelf Prospectus - May 23, 18

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

Quipted and TLAC 4,000% Additional Text 1 Capital Notes Bask of Montreal Bask of	ier 2 ier 2 ier 2 ier 2 roup and Solo ier 2 Subordinated Debt ,231 ,250 ability - amortized cost 1-May-2016 ated 1-Jun-2026 es 1-Jun-2021 Redeemable at ar. No contingent call ates. /A xxed until Jun 1, 2021 ,32% /A landatory
4 4800% Additional Time 1 Capital Notes Communication Comm	eries I Medium-Term Note: First Tranche ank of Montreal 63692CC64 anadian Federal and applicable Provincial laws //A ier 2 ier 2 roup and Solo ier 2 Subordinated Debt .231 .250 ability - amortized cost 1-May-2016 ated 1-Jun-2021 Redeemable at ar. No contingent call ates. //A ixed until Jun 1, 2021 .32% //A landatory o umulative onvertible v.CC Triggers: the Superintendent publicly into superintendent publicly in
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State of New York, the Province of Charton and the provi	anadian Federal and pplicable Provincial laws //A ier 2 ier 2 roup and Solo ier 2 Subordinated Debt // // // // // // // // //
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Perpetual or dated Perpetual Dated Dat	ated 1-Jun-2026 es 1-Jun-2021 Redeemable at ar. No contingent call ates. /A ixed until Jun 1, 2021 .32% /A landatory o umulative onvertible /CC Triggers: the Superintendent publicly mounces that the Bank has been
matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes Yes Yes Ye	es 1-Jun-2021 Redeemable at ar. No contingent call ates. /A xxed until Jun 1, 2021 .32% /A landatory o umulative onvertible xxC Triggers: the Superintendent publicly mouncues that the Bank has been
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Contingent call dates. Contingent call dates.	ixed until Jun 1, 2021 32% [A Iandatory 0 umulative onvertible VCC Triggers: the Superintendent publicly nounces that the Bank has been
Coupons / dividends Fixed or floating dividend/coupon Fixed on floating dividend/coupon Fixed	ixed until Jun 1, 2021 32% [A Iandatory 0 umulative onvertible VCC Triggers: the Superintendent publicly nounces that the Bank has been
Coupons / dividends Fixed or floating dividend/coupon Fixed on floating dividend/coupon Fixed	ixed until Jun 1, 2021 32% [A Iandatory 0 umulative onvertible VCC Triggers: the Superintendent publicly nounces that the Bank has been
Fixed or floating dividend/coupon Fixed until August 25, 2024 Fixed until November 26, 2025 Fixed until November 26, 2025	.32% /A landatory 0 umulative onvertible VCCTriggers: the Superintendent publicly nounces that the Bank has been
18 Coupon rate and any related index 4.80% 4.80% 4.30% 8.25% 3.32% 19 Existence of a dividend stopper Yes Yes N/A N/A N/A N/A N/A N/A N/A N/A N/A 12 Existence of step up or other incentive to redeem No	/A landatory 0 umulative onvertible VCC Triggers: the Superintendent publicly nonunces that the Bank has been
20 Fully discretionary, partially discretionary or mandatory 21 Existence of step up or other incentive to redeem No	landatory o umulative onvertible VCC Triggers:) the Superintendent publicly inounces that the Bank has been
22 Noncumulative or cumulative Convertible or non-convertible 10 Convertible conversion trigger(s) AvcC riggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has cased, or is about to case, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has some advised, in writing, 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 some advised, in writing, 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	umulative onvertible VCC Triggers:) the Superintendent publicly anounces that the Bank has been
If convertible, conversion trigger(s) NVCC Triggers: (a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has announces that the Wability of the Bank will be restored or maintained; or (c) a federal or provincial government in Canada publicly announces that the Bank has announces that the Bank has announces that the Wability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has announces that the Wability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has	VCC Triggers:) the Superintendent publicly anounces that the Bank has been
announces that the Bank has been advised, in writing, that the Superintendent policity (a) rice's and announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has announces that Bank has an announces that Bank has an announces that Bank has announces that Bank Bank and taking the Bank bank and Bank Bank Bank Bank Bank Bank Bank Bank	nounces that the Bank has been
capital injection, or equivalent support, from the federal support, from the federal government or any provincial government or oplitical subdivision or agent or agency three of without which the Bank would have been determined by the Supperintendent to to determined by the Supperintendent to determined to the Superintendent to	e Bank has ceased, or is about to asset, to be viable and that, after the inversion of the Notes and all other intingent instruments issued by the middle of the considered relevant or personal that all the considered relevant or proportiate, it is reasonably likely at the viability of the Bank will be stored or maintained; or) a federal or provincial weverment in Canada publicly mounces that the Bank has cepted or agreed to accept a pital injection, or equivalent paper, from the federal wermment or any provincial infection, or equivalent paper, from the federal experiment of any provincial wermment or political subdivision exament or political subdivision exament or political subdivision exament or political subdivision between the sank would have been stermined by the Superintendent be non-viable.
common shares upon NVCC trigger event trigger event by virtue of recourse to the Preferred Shares Series 48	/ill fully convert into ommon shares upon NVCC igger event
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. NVCC trigger event, each outstanding note would be outsta converted to a number of converted to a numb	pon the occurrence of an VCC trigger event, each utstanding note would be proverted to a number of promon shares equal to the quotient obtained by ividing (Multiplier x Note alue) by Conversion Price. lease refer to the rospectus Supplement for urther details.
28 If convertible, specify instrument type convertible into Common Shares Common Shares N/A Common Shares	ommon Shares
29 f convertible, specify issuer of instrument it converts into Bank of Montreal Bank of Montreal N/A Bank of Montreal 30 Write-down feature No No No No 31 ff write-down, write-down trigger(s) N/A N/A N/A N/A	
31 If write-down, write-down trigger(s) N/A	/A
33 If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A Type of subordination	
	enior Debt
senior to instrument) 36 Non-compliant transitioned features No No No Yes No	
37 If yes, specify non-compliant features N/A N/A NOT NVCC compliant N/A	
	o /A
	0
Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement Jul 23 19 Prospectus Supplement LRCN, Series 1 Prospectus Supplement LRCN, Series 1	o /A nort Form Base Shelf. rospectus - Apr 13 16 rospectus Suppl MTN - May

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

- 1	ions except as noted)	Included in both reculate	Included in both reculate	Included in both regulatory	Included in both regulat
		Included in both regulatory capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Series I Medium-Term Notes - Second Tranche	3.803% Subordinated Notes due 2032	4.338% Subordinated Notes due 2028	Series J Medium-Term Notes - First Tranche
		- Second Tranche	due 2032	due 2028	Notes - First 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) Governing law(s) of the instrument	06369ZCD4 Canadian Federal and	US06368BGS16 State of New York, the	US06368BQ686 State of New York, the	06369ZCE2 Canadian Federal and
22	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	applicable Provincial laws	Province of Ontario and the laws of Canada	Province of Ontario and the laws of Canada	applicable Provincial lav
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo Tier 2 Subordinated De
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	831	1,572	1,086	1,082
_	Par value of instrument Accounting classification	850 Liability - amortized cost	USD 1,250 Liability - amortized cost	USD 850 Liability - amortized cost	1,000 Liability - amortized co
	Accounting classification	Liability unfortized cost	Liability diffortized cost	chability amortized tost	Liability amortized co
11	Original date of issuance	31-May-2017	12-Dec-2017	05-Oct-2018	16-Sep-2019
_	Perpetual or dated Original maturity date	Dated 01-Jun-2027	Dated 15-Dec-2032	Dated 05-Oct-2028	Dated 17-Sep-2029
	ongina matanty date	0134112027	15 800 2032	03 000 2020	17 Sep 2023
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 01-Jun-2022 Redeemable at	Yes 15-Dec-2027 Redeemable at	Yes 05-Oct-2023 Redeemable at	Yes 17-Sep-2024 Redeemal
		Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.	Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed until Jun 1, 2022	Fixed	Fixed	Fixed until Sept 17, 202
		·			
	Coupon rate and any related index Existence of a dividend stopper	2.57% N/A	3.803% N/A	4.338% N/A	2.88% N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
		announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has cased, or is about to cease, to be visible and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely	announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	announces that the Bank has I advised, in writing, that the Superintendent is of the opini the Bank has ceased, or is abo cease, to be viable and that, a conversion of the Notes and a contingent instruments issues Bank and taking into account other factors or circumstance: are considered relevant or appropriate, it is reasonably lil that the viability of the Bank with the viability of the Bank with the properties of the propertie
		that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or apency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	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 approvincial government or approvincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	restored or maintained; or (b) a federal or provincial government in Canada publich announces that the Bank has accepted or agree to accept capital injection, or equivalent support, from the federal government or any provincial government or political subdiv or agent or agency thereof will which the Bank would have be determined by the Superintent to be non-viable.
	If convertible, fully or partially	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event	restored or maintained; or (b) a federal or provincial government in Canada publici announces that the Bank has accepted or agreet or accept: capital injection, or equivalent support, from the federal government or any provincial government or political subdio or agent or agency thereof with which the Bank would have be determined by the Superinter to be non-viable. Will fully convert into common shares upon I trigger event
26	If convertible, conversion rate	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 to be non-viable. Will fully convert into common shares upon 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.	restored or maintained; or (10) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon 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.	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	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 subdiv or agent or agency thereof with which the Bank would have be determined by the Superintent to be non-viable. Will fully convert into common shares upon N trigger event Upon the occurrence of NVCC trigger event, eac outstanding note would converted to a number common shares equal the quotient obtained I dividing (Multiplier x NV Value) by Conversion Pi Please refer to the Prospectus Supplement further details.
226		restored or maintained; or (i)a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event, Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	restored or maintained; or (i) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for	restored or maintained; or (b) a federal or provincial government in Canada publich announces that the Bank has accepted or agreet or accept capital injection, or equivalent support, from the federal government or any provincial government or political subdis or agent or agency thereof with which the Bank would have be determined by the Superintent to be non-viable. Will fully convert into common shares upon I trigger event, each outstanding note would converted to a number common shares equal the quotient obtained idviding (Multiplier x N Value) by Conversion P Please refer to the Prospectus Supplemen
226 227 228 229	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	restored or maintained, or (ip) 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 to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	restored or maintained; or ((b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal	restored or maintained, or (b) a federal or provincial government in Canada publich announces that the Bank has accepted or agreet capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdish or agent or agency thereof will which the Bank would have be determined by the Superintent to be non-viable. Will fully convert into common shares upon for trigger event Upon the occurrence on NVCC trigger event, ear outstanding note would converted to a number common shares equal it the quotient obtained dividing (Multiplier x N Value) by Conversion P Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	restored or maintained; or (ip) 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 to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	restored or maintained; or (i)a) 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 to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	restored or maintained; or (b) a federal or provincial government in Canada publicd announces that the Bank has accepted or agreet or accept-capital injection, or equivalent support, from the federal government or any provincial government or political subdio or agent or agency thereof with which the Bank would have be determined by the Superinter to be non-viable. Will fully convert into common shares upon I trigger event, ear outstanding note would converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion P Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal No N/A
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	restored or maintained; or (lp) 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 to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	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 to be non-viable. Will fully convert into common shares upon 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	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal NO N/A	restored or maintained; or (b) a federal or provincial government in Canada publicial government in Canada publicial government in Canada publicial government in Canada publicial government or any provincial government or any provincial government or any provincial government or politicial subdivior agent or agency thereof with which the Bank would have be determined by the Superinter to be non-viable. Will fully convert into common shares upon litrigger event Upon the occurrence of NVCC trigger event, ea outstanding note would converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal N/A N/A
27 28 29 30 31 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-up mechanism	restored or maintained, or (i)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 prolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	restored or maintained; or (i)a) 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 to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A	restored or maintained; or (b) a federal or provincial government in Canada publiciannounces that the Bank has accepted or agreed to accept capital injection, or equivalen support, from the federal government or any provincial government or political subdior agent or agency thereof with which the Bank would have be determined by the Superintes to be non-viable. Will fully convert into common shares upon trigger event, ea outstanding note would converted to a numbe common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion F Please refer to the Prospectus Supplemenfurther details. Mandatory Common Shares Bank of Montreal No N/A
227 228 229 330 331 332 333 344	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, pull or partial If write-down, pull or partial If write-down, permanent or temporary	restored or maintained, or (i)a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon 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	restored or maintained, or (i)a) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon 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	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 to be non-viable. Will fully convert into common shares upon NVCC trigger event. Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A	restored or maintained; or (b) a federal or provincial government in Canada publiciannounces that the Bank has accepted or agreed to accept capital injection, or equivalen support, from the federal government or any provincial government or political subdior agent or agency thereof within the Bank would have be determined by the Superintent to be non-viable. Will fully convert into common shares upon trigger event. Upon the occurrence of NVCC trigger event, ea outstanding note woul converted to a number common shares equal the quotient obtained dividing (Multiplier x N value) by Conversion F Please refer to the Prospectus Supplemenfurther details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A
227 228 229 330 331 333 344 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)	restored or maintained; or (ip) 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 to be non-viable. Will fully convert into common shares upon 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	restored or maintained; or (io) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt	restored or maintained; or (b) a federal or provincial government in Canada publician nounces that the Bank has accepted or agreed to accept capital injection, or equivalen support, from the federal government or any provincial government or political subdior argent or agency thereof within the Bank would have be determined by the Superinter to be non-viable. Will fully convert into common shares upon trigger event, ea outstanding note would converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion F Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt
226 227 228 229 330 331 332 333 344 44a 335 336 337	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-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	restored or maintained, or (ip) 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 to be non-viable. Will fully convert into common shares upon 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	restored or maintained; or (io) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon 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	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon 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	restored or maintained; or (b) a federal or provincial government in Canada publician nounces that the Bank has accepted or agreed to accept capital injection, or equivalen support, from the federal government or any provincial government or political subdior agent or agency thereof with which the Bank would have be determined by the Superinter to be non-viable. Will fully convert into common shares upon trigger event Upon the occurrence of NVCC trigger event, ea outstanding note would converted to a number common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion F Please refer to the Prospectus Supplemen further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Senior Debt No N/A N/A
26 27 28 29 30 31 33 34 4a 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, pure 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	restored or maintained; or (ip) 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 to be non-viable. Will fully convert into common shares upon NVCC trigger event, upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf Prospectus - Apr 13 16	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 to be non-viable. Will fully convert into common shares upon 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	restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable. Will fully convert into common shares upon NVCC trigger event, common shares upon 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	restored or maintained; or (b) a federal or provincial government in Canada publician nounces that the Bank has accepted or agreed to accept capital injection, or equivalen support, from the federal government or any provincial government or political subdior agent or agency thereof with which the Bank would have be determined by the Superintes to be non-viable. Will fully convert into common shares upon trigger event. Upon the occurrence of NVCC trigger event, ea outstanding note would converted to a numbe common shares equal the quotient obtained dividing (Multiplier x N Value) by Conversion F Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Senior Debt No N/A Short Form Base Shelf. Prospectus - May 23, 18

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

	ions except as noted)	Included to be the
		Included in both regulate capital and TLAC
		Series J Medium-Term Notes - Second Tranche
1	Issuer	Bank of Montreal
-		
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	CA06369ZCF95 Canadian Federal and applicable Provincial law
3а	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
4	Regulatory treatment Transitional Basel III rules	Tier 2
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date) Par value of instrument	1,328 1,250
	Accounting classification	Liability - amortized cost
	Original date of issuance	17-Jun-2020
	Perpetual or dated Original maturity date	Dated 17-Jun-2020
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 17-Jun-2025 Redeemable Par. No contingent call dates.
46		N/A
	Subsequent call dates, if applicable Coupons / dividends	
17	Fixed or floating dividend/coupon	Fixed until June 17, 2025
	Coupon rate and any related index Existence of a dividend stopper	2.077% N/A
20	Fully discretionary, partially discretionary or mandatory	Mandatory
	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Cumulative
	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:
		the Bank has ceased, or is about cease, to be viable and that, after conversion of the Notes and all contingent instruments issued by Bank and taking into account and other factors or circumstances to appropriate, it is reasonably like that the viability of the Bank will restored or maintained, or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreet of accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial government or bolitical subdivis or agent or agenty thereof with which the Bank would have bee determined by the Superintende to be non-viable.
25	If convertible, fully or partially	Will fully convert into common shares upon N trigger event
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding note would converted to a number of
77	If convertible mandatory or optional conversion	the quotient obtained by dividing (Multiplier x Not Value) by Conversion Pri Please refer to the Prospectus Supplement further details.
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	the quotient obtained by dividing (Multiplier x Not Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares
28 29		Prospectus Supplement further details. Mandatory
28 29 30 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	the quotient obtained by dividing (Multiplier x Not Value) by Conversion Pri Please refer to the Prospectus Supplement further details. Mandatory Common Shares Bank of Montreal No N/A
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	the quotient obtained by dividing (Multiplier x Not Value) by Conversion Pri Please refer to the Prospectus Supplement if urther details. Mandatory Common Shares Bank of Montreal No
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial	the quotient obtained by dividing (Multiplier x Not 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
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	the quotient obtained by dividing (Multiplier x Not 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
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	the quotient obtained by dividing (Multiplier x Not 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 Senior Debt
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	the quotient obtained by dividing (Multiplier x Not 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 Senior Debt
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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	the quotient obtained by dividing (Multiplier x Not 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 Senior Debt No N/A Short Form Base Shelf

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

	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 regulatory capital	•	capital
		Baraca III again		
		Bank of Montreal (Toronto		
1	Issuer	Branch)	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	102274056	00007144144	0.00.07334444.4
2	private placement)	192371856	06367WHA4	06367WHA4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument		Canada	Canada
	Means by which enforceability requirement of Section 13 of		Carrada	Cariada
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
6	Eligible at solo/group/group&solo	· ·	N/A	N/A
7	Instrument type		Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,		A1 / A) N. / A
	as of most recent reporting date)	•	N/A	N/A
9	Par value of instrument		USD417	USD103
10 11	Accounting classification Original date of issuance	Liability - amortised cost 19-Dec-2018	Liability - amortised cost 29-Jan-2019	Liability - amortised cost 5-Feb-2019
12	Perpetual or dated		29-Jan-2019 Dated	Dated
13	Original maturity date		22-Jan-2021	22-Jan-2021
13	Original matarity date	15 Dec 2023	22 Jan 2021	22 3411 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		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
20	Fully discretionary, partially discretionary or mandatory	•	Mandatory	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	No Cumulative	Cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	TVOIT COTTVET (III)C	TVOIT COTTVETTIBLE	TVOIT CONVERTIBLE
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27				
	If convertible, mandatory or optional conversion			
28	·			
	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into			
29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			
29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No	No	No
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)	No	No	No
29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	No	No	No
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) If write-down, full or partial If write-down, permanent or temporary	No	No	No
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	No	No	No
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 If temporary write-down, description of write-down	No Exemption from	No Exemption from	No Exemption from
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 If temporary write-down, description of write-down	Exemption from		
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 If temporary write-down, description of write-down mechanism	Exemption from	Exemption from	Exemption from
29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
29 30 31 32 33 34 34a 35 36	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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	Exemption from subordination Pari passu to Deposit Liabilities No
29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-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 No	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Exemption from subordination Pari passu to Deposit Liabilities No
29 30 31 32 33 34 34 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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
29 30 31 32 33 34 34 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 17	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17
29 30 31 32 33 34 34 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27
29 30 31 32 33 34 34 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 17 USD Prospectus Supplement - Sept 23 18	Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus
29 30 31 32 33 34 34 35 36 37	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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			
(\$ million	s except as noted)	Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	1
		Capitai	Included in regulatory capital	Сарітаі
		Deal of Mandage	Deal of Manhard	David of Manager
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06367WHH9	CA06368B2H05	XS1965537035
	private piacement,	00007 *********************************	C/100300B21103	7.51505557055
		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
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,			
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
14	Optional call date, contingent call dates and redemption	IN/A	IN/A	IN/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,	,	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.300%	2.850%	3mEuribor + 55bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	NI o	NI -	NI -
30	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			
	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
	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 <u>17</u>	<u>N/A</u>	NIP Prospectus – Sept 24, 2018
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	N/A	NIP Prospectus Supplement – Feb 28, 2019
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Jan 31 19	CAD Senior Term Sheet - Mar 06, 2019	Final Terms – Series 189 NIP
				

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
		o.p. to.	0.5.0	0.5.0
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	XS1966819812	06367WJM6	06367WJN4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
_	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	Caratra atual	Caratura atrical	Caratura atrical
	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 millions,			
	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD200	USD1,750	USD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	22-Mar-2019	26-Mar-2019	26-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Mar-2024	26-Mar-2022	26-Mar-2022
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.238%	2.900%	3m\$L + 57bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
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)			
32 33	If write-down, full or partial 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 Position in subordination biorarchy in liquidation (specify	subordination	subordination	subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24, 2018	USD Prospectus - Apr 27 17	USD Prospectus - Apr 27 17
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Feb 28, 2019	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Sept 23 18
		100 20, 2013	ouppiement ocpt 20 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	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
		1 ,		
		capital	included in regulatory capital	included in regulatory capita
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
	private placement,	00307 WWIQS	7.03680204300	7.03110043011
2		New York, Ontario and	New South Wales, Ontario	New South Wales, Ontario
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Canada	and Canada	and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 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 millions,	Other TEACHISTIAINEIL	Other TEACHIStrument	Other TEACHISTIAINEIL
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 N/A
16	Subsequent call dates, if applicable Coupons/dividends	N/A	N/A	IN/A
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N		No
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
33	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination Position in subordination hierarchy in liquidation (specify	subordination Pari passu to Deposit	subordination Pari passu to Deposit	subordination Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27	AUD Information Memorandum - Jul 08 19	AUD Information Memorandum - Jul 08 19
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	<u>N/A</u>	<u>N/A</u>
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Jun 25 19	Pricing Suppl Series 6 AUD MTN Jul 17 19	Pricing Suppl Series 7 AUD MTN Jul 17 19

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
		capital	capital	meraded in regulatory cupital
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 Means by which enforceability requirement of Section 13 of	Ontario and Canada	Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
30	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,		N1/A	21/2
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,750	USD500	GBP500
10 11	Accounting classification Original date of issuance	Liability - amortised cost 25-Jul-2019	Liability - amortised cost 10-Sep-2019	Liability - amortised cost 18-Sep-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Jul-2024	10-Sep-2021	18-Dec-2024
		15 56.1 252 1	10 000 1011	10 000 101 1
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
47	Coupons/dividends	et	Floritor	et l
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.280%	Floating	Fixed 1.5000%
19	Existence of a dividend stopper	No	3m\$L + 40bps 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 28	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
•		Exemption from	Exemption from	Exemption from
34a	Type of subordination Position in subordination biography in liquidation (specify)	subordination	subordination	subordination
35	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	instrument type immediately senior to instrument) 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	USD Prospectus - Apr 27	NIP Prospectus – Sept 24, 2018
	Supplement to Base Shelf Prospectus (if applicable)	N/A	USD Prospectus Supplement - Sept 23 18	NIP Prospectus Supplement – Jul 11, 2019
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jul 29, 2019	Pricing Suppl Series E USD MTN Sep 10 19	Final Terms – Series 192 NIP

Prospectus / Base Shelf Prospectus / Short Form Prospectus 17 2018 2018		tures Of Regulatory Capital Instruments			
included in regulatory capital capital regulatory capital included in regulatory capital capital included in regulatory capital capital capital capital included in regulatory regu	(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	
Lissuer					Included in TLAC not
Insuer				• •	
Unique identifier (sg. LUSP), SIN, or Biocomberg identifier for private placement.) Unique identifier (sg. LUSP), SIN, or Biocomberg identifier for private placement.) Soverning law(s) of the instrument			Сарітаі	Сарісаі	included in regulatory capital
Unique identifier (ge CUSP), ISIN, or Bloomberg Identifier for private placement) Jervice placement) Soverning law(s) of the instrument Means by which enforceability requirement of Section 13 of the ITAC Term Sheet is achieved (for other TLAC-eligible instruments governed by Freignia Iwa) Terminating powered by Freignia Iwa (Section 13 of the ITAC Term Sheet is achieved (for other TLAC-eligible instruments governed by Freignia Iwa) Regulatory treatment Regulatory treatment Regulatory treatment Termination Based III rules N/A N/A N/A N/A N/A N/A N/A N/					
2 Drivate placement) USOB69/WIRCSO X52063363662 X52063976195	1		Bank of Montreal	Bank of Montreal	Bank of Montreal
Severning law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet Is achieved (for other TLAC eligible instruments governed by Jorcegin law) Regulatory retartment A Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	2		US06367WRC90	XS2063363662	XS2068976195
A Governing lawly) of the instrument A Means by which enforceshibly requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law) A Transitional Basel III rules A NA		private placement,	0300307 WINCSO	7.52005305002	N32000370133
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the TLAC Ferm Sheet is achieved for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Regulatory treatment Regulatory treatment Treatment Severned by foreign law) Regulatory treatment NA N	3		Canada	Ontario and Canada	Ontario and Canada
Regulatory Ircatament	3a				
4 Transitional Basel III rules N/A		instruments governed by foreign law)	Contractual	Contractual	Contractual
5 Post-transitional Basel III rules N/A			21/2	21.12	21/2
6 Eligible at solo/group/group/scolo N/A N/A N/A N/A N/A 7 Instrument type			<u>'</u>	•	-
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Amount recognised in regulatory capital (Currency in millions, N/A			'	'	· ·
8 as of most recent reporting date)		· · · · · · · · · · · · · · · · · · ·	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
10 Accounting classification Liability - amortised cost Liability - amortised Liability - amor	8		N/A	N/A	N/A
11 Original date of issuance Dated D	9	Par value of instrument	USD500	EUR300	USD100
12 Perpetual or dated			· · · · · · · · · · · · · · · · · · ·	•	
13 Original maturity date 1 Nov-2022 11-Oct-2021 23-Oct-2024 14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption N/A N/A N/A N/A Optional call date, contingent call dates and redemption N/A N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A N/A Coupons/dhvidends 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 2.0500% 3mEuribor + 70bps 2.3000% 19 Existence of a dividend stopper No No No No No 20 Fully discretionary, partially discretionary or mandatory Manda					
Supplement to Base Shelf Prospectus (if applicable) N/A		·			
Optional call date, contingent call dates and redemption amount N/A	13	Original maturity date	1-Nov-2022	11-Oct-2021	23-Oct-2024
15 amount N/A N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating Floating Fixed Floating Floating Fixed Floating Floating Fixed Floating	14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
16 Subsequent call dates, if applicable N/A 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% 3mEurlbor + 70bps 2.3000% 2.300	16		N/A	N/A	N/A
18 Coupon rate and any related index 19 Existence of a divided stopper No N	17	·	Fixed	Floating	Fixed
19 Existence of a dividend stopper					
Existence of a step up or other incentive to redeem	19	· · · · · · · · · · · · · · · · · · ·		·	
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) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, urite-down trigger (s) 32 If write-down, pull or partial 33 If write-down, pull or partial 34 If write-down, description of write-down mechanism 35 Mon-convertible Non-convertible Non-convert	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Convertible or non-convertible		· ·			
24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts 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 35 mechanism 36 Non-compliant in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 NiP Prospectus Supplement— 32 NiP Prospectus Supplement— 33 NiP Prospectus Supplement— 34 NiP Prospectus Supplement— 35 NiP Prospectus Supplement— 36 NiP Prospectus Supplement— 37 NiP Prospectus Supplement— 38 NiP Prospectus Supplement— 39 NiP Prospectus Supplement— 30 NiP Prospectus					
25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, full or partial 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 Exemption from Exemption from subordination 36 write-down, description of write-down 37 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Non-compliant transitioned features 39 No No No 30 If yes, specify non-compliant features 30 No No No 31 If yes, specify non-compliant features 31 No No No No 32 If yes, specify non-compliant features 33 No			Non-convertible	Non-convertible	Non-convertible
26					
27		· · · · · · · · · · · · · · · · · · ·			
If convertible, specify instrument type convertible into		·			
30 Write-down feature No		· · · · · · · · · · · · · · · · · · ·			
30 Write-down feature No					
31			No	No	No
32 If write-down, full or partial 33 If write-down, permanent or temporary			NO	No	NO
33 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Exemption from subordination Pari passu to Deposit Pari passu to Deposit Liabilities L					
If temporary write-down, description of write-down mechanism Exemption from subordination subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N		<u>'</u>			
Exemption from subordination Exemption from subordination Exemption from subordination					
Type of subordination Position in subordination Pari passu to Deposit Liabilities Liabi	34				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari passu to Deposit Liabilities Liabili		The second secon	<u> </u>	•	•
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	34a	• • •			
36 Non-compliant transitioned features No No No No No No No N	35	, , , , , , , , , , , , , , , , , , , ,		· · · · · · · · · · · · · · · · · · ·	· ·
37 If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) N/A N/A N/A N/A N/A N/A N/A N/					
Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 27 17 2018 2018		'			
Supplement to Base Shelf Prospectus (if applicable) Supplement - Sept 23 18 Supplement - Sept 23 18 Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Final Terms - Series 196 NIP Final Terms - Series 196 NIP Final Terms - Series 198 NIP Final Terms - Series 196 NIP		Prospectus / Base Shelf Prospectus / Short Form Prospectus			NIP Prospectus – Sept 24, 2018
I Final Jerms – Series 196 NIP I Final Jerms – Series 198 N		Supplement to Base Shelf Prospectus (if applicable)			NIP Prospectus Supplement – Jul 11, 2019
		Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Oct 21 19	Final Terms – Series 196 NIP	Final Terms – Series 198 NIP

	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
2	private placement)	CA06368DCV43	06367WYH0	06367WB85
			No. Val. Oakstand	No. Val. Outstand
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3	Means by which enforceability requirement of Section 13 of	Officatio and Canada	Callaua	Callaua
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	CAD1,500	USD1,500	USD1,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	17-Jan-2020	10-Mar-2020	27-Apr-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Feb-2025	10-Mar-2023	1-May-2025
		at par on or after 03-Jan-		
14	Issuer call subject to prior supervisory approval	2025	N/A	N/A
15	Optional call date, contingent call dates and redemption	at par on or after 03-Jan-	N1/A	N1/A
15 16	Subsequent call dates, if applicable	2025 N/A	N/A N/A	N/A N/A
10	Coupons/dividends	IN/A	IN/A	IN/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.370%	SOFR Index + 68bps	1.8500%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25 26	If convertible, fully or partially If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	, , , , , , , , , , , , , , , , , , , ,			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
54	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 27 <u>17</u>	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	N/A	<u>USD Prospectus</u> <u>Supplement - Sept 23 18</u>	USD Prospectus Supplement Apr 20 20
	Drising Supplement (if any live bla)	CAD Senior Term Sheet - Jan	Pricing Suppl Series E USD	Pricing Suppl Series F USD
	Pricing Supplement (if applicable)	<u>17, 2020</u>	MTN Mar 05 20	MTN Apr 22 20
	1	<u> </u>	1	1

11 Original date of issuance		tures Of Regulatory Capital Instruments			
included in regulatory capital capital capital included in regulatory capital	(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
Legislar Capital capit					
1 Ibsuer Bank of Montreal Bank of Montreal Bank of Montreal Unique identifier (eg. CUSP, ISIN, or Bloomberg identifier for private placement)				l '	· ·
Disque identifier (eg. CLSP), ISIN, or Bloomberg Identifier for private placement) Coverning law(s) of the Instrument (Canada Canada Canada Canada Canada 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 Regulatory capital (Currency in millions, N/A					
2 private placement)	1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
Soverning law(s) of the instrument 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 A Transitional Basel III rules N/A		Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for			
Accounting lawfs] of the instrument Canada	2	private placement)	06368EA44	06368EA36	06368EDC3
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the TLAC Term Sheet is achieved (for other TLAC-eligible instruments, governed by foreign law Contractual Cont	3		Canada	Canada	Canada
instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Egiplie at solo/group/group&solo 7 Instrument type 6 Anount recognised in regulatory capital (Currency in millions as of most recent reporting date) 8 Par-value of instrument 8 Post-transitional Basel III rules 8 Anount recognised in regulatory capital (Currency in millions as of most recent reporting date) 9 Par-value of instrument 10 Driginal offset of issuance 10 Accounting classification 11 Original date of issuance 8 Dec-2020 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 14 Issuer call subject to prior supervisory approval 15 Approval of the contingent call dates and redemption 16 Anount 17 Fixed or floating dividend/coupon 18 Coupor rate and any related index 19 Esistence of a step up or other incentive to redeem 10 Fixed or loating dividend/coupon 19 Esistence of a step up or other incentive to redeem 10 Fixed or monitoring conversion trigger (s) 11 Economiative or communities 12 Fixed conversible, conversion trigger (s) 11 Fromertible, specify instrument tremporary 12 If convertible, ponety instrument in converts into 13 Write-down, unite-down trigger (s) 14 If write-down, unite-down trigger (s) 15 If convertible, specify instrument in converts into 16 No. 17 If proportion is subordination 18 Fixed conversion rate 19 Exemption from 19 Exemption from 10 Exemption from 10 Exemption from 10 Exemption from 11 If write-down, unite-down trigger (s) 12 If write-down, unite-down trigger (s) 13 Original maturity down, description of write-down 14 If proportible, specify instrument in converts into 15 Pricing Suppl Series FUSD 16 Pricing Suppl Series FUSD 17 Pricing Suppl Series FUSD 18 Pricing Suppl Series FUSD 19 Pricing Suppl Series FUSD 19 Pricing Suppl Series FUSD 10 Pricing Suppl Series FUSD 10 Pricing Suppl Series FUSD 11 Pricing Suppl Series FUSD 12 Pricing Suppl Series FU	2 -				
Regulatory treatment	3 a	,	Contractual	Contractual	Contractual
4 Transitional Basel III rules N/A			Contractual	Contractual	Contractual
Section Post-transitional Basel III rules N/A	4	5 /	N/A	N/A	N/A
Figible at solo/group/group/scolo N/A N/A N/A N/A			<u> </u>		 '
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A N/A N/A N/A N/A N/A N/			-	-	<u> </u>
Amount recognised in regulatory capital (Currency in millions, a so from streent reporting date) Par value of instrument USD600 100 Accounting classification Liability - amortised cost Liability - amortise			 ' 	· ·	 '
9 Par value of instrument USD600 USD900 USD900 USD1000 USD1000 USD1000 USD1000 Accounting classification Uability - amortised cost Uability - amorti		, · · · · · · · · · · · · · · · · · · ·			
Accounting dasterfication	8	as of most recent reporting date)	N/A	N/A	N/A
11 Original date of issuance S-Dec-2020 S-Dec-2020 22-Jan-2021 12 Perpetual or dated Dated Dated Dated 13 Original maturity date S-Dec-2023 S-Dec-2023 22-Jan-2027 14 Issuer call subject to prior supervisory approval N/A N/A At par on 22-Jan-2026 15 Optional call date, contingent call dates and redemption N/A N/A At par on 22-Jan-2026 16 Subsequent call dates, if applicable N/A N/A N/A N/A N/A At par on 22-Jan-2026 17 Fixed or floating dividend/coupon Floating Fixed Fixed Fixed 18 Coupon rate and any related index SOFR Index + 35bps 0.4500% 0.9490% 19 Existence of a dividend stopper No No No No No No No N	9	Par value of instrument	USD600	USD900	USD1,000
Perpetual or dated	10		•	•	Liability - amortised cost
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption 15 amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons/dividend 18 Coupon rate and any related index 19 Existence of a dividend stopper 10 No 10 No 11 Stietcher of a dividend stopper 10 No 11 Stietcher of subject to redemption 12 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 10 No 11 Existence of a dividend stopper 11 Stietcher of a dividend stopper 12 Existence of a dividend stopper 13 No 14 No 15 No 16 No 17 No 18 No 18 No 18 No 19 Existence of a dividend stopper 19 No 10 No 10 No 10 No 11 Existence of a dividend stopper 10 No 11 Coupon rate and any related index 12 Coupon rate and any related index 13 No 14 No 15 No 16 No 17 No 18 No 19 No 19 Existence of a dividend stopper 19 No 19 Existence of a dividend stopper 10 No 11 Couportible, conversion trigger (s) 19 If convertible, specify instrument type conversion trigger (s) 19 If convertible, specify instrument type conversion to with the down, write-down, description of write-down 19 If write-down, write-down, description of write-down 19 If temporary write-down, description of write-down 19 No 19 No 19 No 10 No 10 No 10 No 10 No 11 No 11 Write-down, write-down, description of write-down 10 No 11 Mrite-down, permanent or temporary 11 If temporary write-down, description of write-down 11 No 12 No 13 No 14 No 15 No 16 No 16 No 17 No 18 No 1					
Issuer call subject to prior supervisory approval					
Optional call date, contingent call dates and redemption amount N/A N/A N/A N/A N/A N/A N/A N/	13	Original maturity date	8-Dec-2023	8-Dec-2023	22-Jan-2027
amount N/A N/A at par on 22-Jan-2026 16 Subsequent call dates, if applicable N/A N/A N/A N/A N/A Coupons/dividends 17 Fixed or floating dividend/coupon Floating Fixed Fixe	14	, , , , , , , , , , , , , , , , , , , ,	N/A	N/A	at par on 22-Jan-2026
Subsequent call dates, if applicable	15	, ,	N/A	N/A	lat par on 22-Jan-2026
Coupons/dividends			-	-	<u>'</u>
17 Fixed or floating dividend/coupon Floating Fixed Fixed Fixed Outpon rate and any related index SOFR Index + 35bps 0.4500% 0.9490% 0.9490% 0.9490% 0.9490% 0.9490% 0.9090% 0.9490% 0.9090% 0.9490% 0.9090% 0		• • • • • • • • • • • • • • • • • • • •		,	
18 Coupon rate and any related index SOFR Index + 35bps 0.4500% 0.9490% 19 Existence of a dividend stopper No	17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No	18	Coupon rate and any related index	SOFR Index + 35bps	0.4500%	0.9490%
Existence of a step up or other incentive to redeem	19	Existence of a dividend stopper	No	No	No
Cumulative or cumulative or cumulative Non-convertible Cumulative Non-convertible Cumulative Non-convertible Cumulative Non-convertible Cumulative Non-convertible Cumulative Non-convertible Cumulative Non-convertible Non-convertible Non-convertible Non-convertible Cumulative Cumulative Cumulative Non-convertible Cumulative Cumulative Non-convertible Cumulative Cumulative Non-convertible Cumulative Cumulative Non-convertible Cumulative Cum			· · · · · · · · · · · · · · · · · · ·	•	·
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, madatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, full or partial 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 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 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 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 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 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant transitioned features 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 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compl		, ,			
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25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, full or partial 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism Exemption from subordination 35 If write-down, description of write-down mechanism Exemption from subordination 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No 38 No 39 If yes, specify non-compliant features 39 No 30 No 30 No 30 No 31 If yes, specify non-compliant features 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 3			Non-convertible	Non-convertible	Non-convertible
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 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 35 mechanism Exemption from subordination subordination subordination 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant features 30 No No 31 No No 32 Non-compliant features 33 Non-compliant features 34 No No No 35 Non-compliant features 36 Non-compliant features 37 No No 38 No No 39 No No 30 No 30 No 31 No 32 No No 33 No No 34 No 35 Non-compliant features 36 Non-compliant features 37 No No 38 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 Non-compliant features 36 Non-compliant features 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 39 No 39 No 30					
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If convertible, specify issuer of instrument it converts into 30 Write-down feature No No No No No No No N					
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Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N	3 <i>∆</i> a	Type of subordination	·	· ·	1
instrument type immediately senior to instrument) Liabilities Liabilities Liabilities No No No No No No No No No If yes, specify non-compliant features No No N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 20 20 USD Prospectus - Apr 20 20 USD Prospectus Supplement - Apr 20 20 USD Prospectus Supplement - Apr 20 20 Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement (if applicable) Pricing Supplement Sup	J-10	, · ·			
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Pricing Sunnlement (it annlicable)		Supplement to Base Shelf Prospectus (if applicable)			
		Pricing Supplement (if applicable)	Pricing Suppl Series F USD	Pricing Suppl Series F USD	Pricing Suppl Series F USD

	atures Of Regulatory Capital Instruments as except as noted)			
(\$ IIIIIIOI	is except as noteu)	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	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	194019769	198432458	06368B4L9
_		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	N1/A	N1/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		N/A	N/A	N/A
9	Par value of instrument	USD 110.00	EUR10.0	3.366
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Feb-2019	25-Apr-2019	18-Jun-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Feb-2049	•	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
<u> </u>				
	Optional call date, contingent call dates and			
15	redemption amount	15-Feh-2 <i>4</i>	At Par on 25-Apr-2029	N/A
13		10-1 00-2-4	At 1 at 011 25-Apr-2025	
ĺ				
		February 15 in each year		
16		commencing February 15 2024 up	N/A	N/A
16	Subsequent call dates, if applicable	· ·	N/A	N/A
	Subsequent call dates, if applicable Coupons/dividends	commencing February 15 2024 up to but excluding the maturity date		
17	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	commencing February 15 2024 up to but excluding the maturity date Fixed	Fixed	Floating
17 18	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate	Fixed 1.60%	Floating 3 month Cdor + 0.44%
17	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing February 15 2024 up to but excluding the maturity date Fixed	Fixed	Floating
17 18 19	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No	Fixed 1.60%	Floating 3 month Cdor + 0.44% No
17 18 19	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory	Fixed 1.60% No Mandatory	Floating 3 month Cdor + 0.44% No Mandatory
17 18 19 20 21	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No	Fixed 1.60% No Mandatory No	Floating 3 month Cdor + 0.44% No Mandatory No
17 18 19 20 21 22	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative	Fixed 1.60% No Mandatory No Cumulative	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative
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17 18 19 20 21 22 23 24	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed 1.60% 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.60% 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
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing February 15 2024 up to but excluding the maturity date 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 Exemption from subordination	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 1.60% 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 Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	commencing February 15 2024 up to but excluding the maturity date 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 Pari pasu to Deposit Liabilities No	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 1.60% 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 Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing February 15 2024 up to but excluding the maturity date 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 Pari pasu to Deposit Liabilities No	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 February 15 2024 up to but excluding the maturity date 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 Pari pasu to Deposit Liabilities No	Fixed 1.60% 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	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type 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	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Floating 3 month Cdor + 0.44% 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing February 15 2024 up to but excluding the maturity date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb 28,	Floating 3 month Cdor + 0.44% 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing February 15 2024 up to but excluding the maturity date 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 Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb 28,	Floating 3 month Cdor + 0.44% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	commencing February 15 2024 up to but excluding the maturity date 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 Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb 28,	Floating 3 month Cdor + 0.44% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	commencing February 15 2024 up to but excluding the maturity date 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 Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement - Feb 28,	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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A

	stures Of Regulatory Capital Instruments s except as noted)			
(\$ millior	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	BMO	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368B5U8	06368B7K8	06368B7F9
		Duraning of Outside and the laws of	Drawings of Outside and the laws of	Durania as of Outania and the laws
3	Governing law(s) of the instrument	Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein
3	1			or Cariada applicable triefelir
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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	0.151	
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 Original maturity date	Dated 22_Aug_2022	Dated 1-Oct-2022	Dated 1-Oct-202
13 14	Original maturity date	22-Aug-2022 Yes	1-Oct-2022 Yes	Yes 1-Oct-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data as allowed the last			
1 F	Optional call date, contingent call dates and	At par on 22 Aug 2020	At par on 1 Oct 2020	At par on 1-Oct-2020
15	redemption amount	At par on 22-Aug-2020	At par on 1-Oct-2020	At par on 1-Oct-2020
		At par on Enhruany 22, 2021:	At par on April 01, 2021: Octobor	At par on April 01, 2021: Octobo
16	Subsequent call dates, if applicable		At par on April 01, 2021; October 01, 2021; April 01, 2022	•
16	Subsequent call dates, if applicable	At par on February 22, 2021; August 22, 2021; February 22, 2022		At par on April 01, 2021; Octobe 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
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	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
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 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	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 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory	01, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory	01, 2021; April 01, 2022 Fixed 2.20%-3.00% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No	01, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No	01, 2021; April 01, 2022 Fixed 2.20%-3.00% 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	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative	01, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative	01, 2021; April 01, 2022 Fixed 2.20%-3.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible	O1, 2021; April 01, 2022 Fixed 2.20%-3.00% 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 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A	O1, 2021; April 01, 2022 Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	O1, 2021; April 01, 2022 Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Pixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Pixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Pixed 2.20%-3.00% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Pixed 2.20%-3.00% 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 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 No Cumulative Non-convertible N/A N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Pixed 2.20%-3.00% 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) If write-down, permanent or temporary	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Pixed 2.20%-3.00% 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 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-	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Pixed 2.20%-3.00% 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 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	O1, 2021; April 01, 2022 Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Pixed 2.20%-3.00% 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 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 No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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)	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If mrite-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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 No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pripasu to Deposit Liabilities No	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
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	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% 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	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	Fixed 2.20%-3.00% 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
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No N/A N/A	Fixed 2.20%-3.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 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	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	Fixed 2.20%-3.00% 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
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	August 22, 2021; February 22, 2022 Fixed 2.35%-2.75% 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	Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N	Fixed 2.20%-3.00% 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

	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)	06367WRG0	06368B8Q4	207873667
		Drawings of Ontonio and the laws of	Drayings of Optonic and the laws of	Dravings of Optonia and the laws
3	Governing law(s) of the instrument	Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Ja	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 Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
6 7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 9.525	3.25	
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	6-Nov-2024	12-Nov-20
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	N/A	On 12-Nov-2021
		At par on the last calendar day of each January, April, July and October, commencing on October		On the 12th day of November of each year, commencing on 12
		31, 2021, up to and excluding the	1	November 2021, up to and
16	Subsequent call dates, if applicable	maturity date	N/A	November 2021, up to and excluding the maturity date
-	Coupons/dividends	maturity date		excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	Floating	excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 2.60%-3.10%	Floating 3mo BA + 62 bps	excluding the maturity date Fixed 3.3
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	maturity date Fixed 2.60%-3.10% No	Floating 3mo BA + 62 bps No	excluding the maturity date Fixed 3.3
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	maturity date Fixed 2.60%-3.10% No Mandatory	Floating 3mo BA + 62 bps No Mandatory	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% No Mandatory No	Floating 3mo BA + 62 bps No Mandatory No	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative	Floating 3mo BA + 62 bps No Mandatory No Cumulative	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible	excluding the maturity date Fixed 3.3 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)	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.3 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.3 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.3 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.3 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 If write-down, permanent or temporary	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.3 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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-	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.3 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	excluding the maturity date Fixed 3.3 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 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	excluding the maturity date Fixed 3.3 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	maturity date Fixed 2.60%-3.10% 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	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	excluding the maturity date Fixed 3.3 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	excluding the maturity date Fixed 3.3 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	maturity date Fixed 2.60%-3.10% 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	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	excluding the maturity date Fixed 3.3 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 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	maturity date Fixed 2.60%-3.10% 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	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	excluding the maturity date Fixed 3.3 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
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	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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	maturity date Fixed 2.60%-3.10% 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	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	excluding the maturity date Fixed 3.3 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	maturity date Fixed 2.60%-3.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A V/A USD Prospectus Supplement - Sep 23	Floating 3mo BA + 62 bps No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	excluding the maturity date Fixed 3.3 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

\$ millio	atures Of Regulatory Capital Instruments ns except as noted)			
· ·		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	208101269	208106023	209220407
		Province of Optorio 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			
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 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 30.00	USD 260.00	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Nov-2019		
12	Perpetual or dated	Dated 10 Nov 2050	Dated 27-Nov-2050	Dated 20-Doc-20
13 14	Original maturity date	19-Nov-2059	27-Nov-2059 Yes	Yes 20-Dec-20
14	Issuer call subject to prior supervisory approval	Yes	res	res
	Optional call date, contingent call dates and			
15	redemption amount	On 19-Nov-2021	On 27-Nov-2024	On 20-Dec-2021
				On December 20 of each year
16	Subsequent call dates if applicable	On November 19 of each year	On November 27 of each year	On December 20 of each year, beginning on December 20, 2021
16	Subsequent call dates, if applicable Coupons/dividends	On November 19 of each year	On November 27 of each year	•
16	Coupons/dividends	On November 19 of each year Fixed	On November 27 of each year Fixed	•
	Coupons/dividends Fixed or floating dividend/coupon		Fixed	beginning on December 20, 2021 Fixed
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed	beginning on December 20, 2021 Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	Fixed 4.08%	Fixed 4.02%	beginning on December 20, 2021 Fixed 3.2
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 4.08%	Fixed 4.02%	beginning on December 20, 2021 Fixed 3.2
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed 4.08%	Fixed 4.02%	beginning on December 20, 2021 Fixed 3.2 No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 4.08% No Mandatory	Fixed 4.02% No Mandatory	beginning on December 20, 2021 Fixed 3.2 No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fixed 4.08% No Mandatory No	Fixed 4.02% No Mandatory No	Fixed 3.2 No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 4.08% No Mandatory No Cumulative	Fixed 4.02% No Mandatory No Cumulative	Fixed Solution 3.2 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 4.08% No Mandatory No Cumulative Non-convertible	Fixed 4.02% No Mandatory No Cumulative Non-convertible	Fixed Solution
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A	Fixed Sixed No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Size And
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A	beginning on December 20, 2021 Fixed 3.2 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A	beginning on December 20, 2021 Fixed 3.2 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Sixed And
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Sixed 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 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed Sixed And
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 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Sixed 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 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Sixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Sixed 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 If write-down, permanent or temporary	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Sixed 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-	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Sixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Sixed Sixed 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 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Sixed 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 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pixed Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Sixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed Sixed 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)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pi/A NO Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pixed Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Sixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Fixed Sixed Sixed 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019	Fixed Sixed Sixed 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug 28,	Fixed Sixed Sixed No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug 2
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019	Fixed Sixed Sixed 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug 28,	Fixed Sixed Si
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 4.08% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	Fixed 4.02% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug 28,	Fixed Sixed Si

	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	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06367WTR4	06368DCS1	06367WWJ8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
3d	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 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 20.00	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	27-Dec-2019		
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Dec-2049		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	On 27-Dec-2022	At par on 4-Feb-2021	N/A
13	redemption amount	011 21 -De0-2022	At par 611 4-1 60-2021	IV/A
			At par on August 04, 2021;	
			February 04, 2022; August 04,	
16	Subsequent call dates, if applicable	On December 27 of each year	- ·	N/A
	Coupons/dividends		February 04, 2022; August 04, 2022; February 04, 2023;	
16 17	, 11	Fixed	February 04, 2022; August 04, 2022; February 04, 2023; Fixed	N/A Fixed-Floating
	Coupons/dividends	Fixed	February 04, 2022; August 04, 2022; February 04, 2023;	Fixed-Floating
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	February 04, 2022; August 04, 2022; February 04, 2023; Fixed	Fixed-Floating
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.64%	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50%	Fixed-Floating 2.05
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed 3.64%	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No	Fixed-Floating 2.08
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 3.64% No Mandatory	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory	Fixed-Floating 2.09 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 3.64% No Mandatory No	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No	Fixed-Floating 2.08 No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 3.64% No Mandatory No Cumulative	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative	Fixed-Floating 2.05 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 3.64% No Mandatory No Cumulative Non-convertible	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible	Fixed-Floating 2.05 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 3.64% No Mandatory No Cumulative Non-convertible N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A	Fixed-Floating 2.05 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 3.64% No Mandatory No Cumulative Non-convertible N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed-Floating 2.05 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 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed-Floating 2.05 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 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed-Floating 2.05 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, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 3.64% 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	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 3.64% 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	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 3.64% 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	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed-Floating 2.09 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 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 3.64% 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	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed-Floating 2.09 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% 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-Floating 2.08 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Fixed-Floating 2.09 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A
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	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	Fixed-Floating 2.08 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A V/A USD Prospectus Supplement - Sep 23
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Fixed-Floating 2.05 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Fixed 3.64% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	February 04, 2022; August 04, 2022; February 04, 2023; Fixed 2.15%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A	Fixed-Floating 2.0 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A VSD Prospectus Supplement - Sep 2

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINIO	DIVIO	DIVIO
2	for private placement)	06367WWB5	06368DDX9	06368DEE0
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 Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	, ,	N/A	N/A	N/A
9	Par value of instrument	USD 13.00		USD 0.542
10 11	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		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 19-Feb-2021	At par on 21-Feb-2021	At par on 28-Feb-2021
16	Subsequent call dates, if applicable	At par on February 19, May 19, August 19 and November 19 of each year, commencing February 19, 2021, up to and excluding the maturity date	At par on August 21, 2021; February 21, 2022; August 21, 2022; February 21, 2023; August 21, 2023; February 21, 2024; August 21, 2024; February 21, 2025; August 21, 2025; February 21, 2026; August 21, 2026; February 21, 2027;	At par on August 28, 2021; February 28, 2022; August 28, 2022
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.25%		1.75%-2.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
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	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		-	-
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	- The control of the			
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	If yes, specify non-compliant features	N/A	N/A	N/A
3/	Prospectus / Base Shelf Prospectus / Short Form	IN/A	IV/A	IN/A
	Prospectus Plase Sileii Prospectus Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23		
		18	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WWB5	Final Terms - Cusip: 06368DDX9	Final Terms - Cusip: 06368DEE0

i i	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)	06368DEC4	06368DED2	213347055
		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	Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	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			
	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	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Mar-2020		
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Mar-2026	11-Mar-2026	12-Mar-
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15		At par on 4-Mar-2020	At par on 11-Mar-2021	12-Ma
16	Subsequent call dates, if applicable	· · · · · · · · · · · · · · · · · · ·	At par on September 11, 2021; March 11, 2022; September 11, 2022; March 11, 2023; September 11, 2023; March 11, 2024; September 11, 2024; March 11, 2025; September 11, 2025	March 12 of each year, commencing March 12, 2021 up and excluding the maturity date
10	Coupons/dividends	2025, September 04, 2025	2020, Gepterriber 11, 2023	and excluding the maturity 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 ra
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	,	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 issuer of instrument it converts	N/A	N/A	N/A
29	into Write-down feature	No	No	No
a∩ I	If write-down, write-down trigger (s)	140	INO	140
31				
31 32	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
31 32 33	If write-down, full or partial If write-down, permanent or temporary			
31 32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34 34a	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
31 32 33 34 4a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			·
31 32 33 34 44a	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 4a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36 37	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
31 32 33 34 34a 35 36 37	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities

(\$ millior				
	ns except as noted)	Included in TLAC net included in	Included in TIAC 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	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BIVIO	BIVIO
2	for private placement)	06368DEP5	213729462	213729519
	Tot private piacement,	003000213	213723402	213723313
		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
	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	1
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 11	Accounting classification Original date of issuance	Liability - fair value option 17-Mar-2020	Liability - fair value option 17-Mar-2020	Liability - fair value option 17-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Mar-2027	17-Mar-2060	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
<u> </u>	issue: can subject to prior supervisory approval			1.55
	Optional call date, contingent call dates and			
15	redemption amount	At par on 17-Mar-2021	17-Mar-2021	17-Mar-21
		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, 2025; September 17,	March 17 of each year,	commencing March 17, 2021 up
		2025; March 17, 2026;	commencing March 17, 2021 up to	to and excluding the maturity
16	Subsequent call dates, if applicable	September 17, 2026	and excluding the maturity date	date
47	Coupons/dividends Fixed or floating dividend/coupon	Fixed		
17	I FIXED OF TIGATING DIVIDEND/COLINGS		Fixed	
18			7	Fixed
	Coupon rate and any related index	2.22%	Zero coupon, 3.44% accrual rate	Zero coupon, 3.43% accrual rate
19	Coupon rate and any related index Existence of a dividend stopper		Zero coupon, 3.44% accrual rate No	
19	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	2.22% No	No	Zero coupon, 3.43% accrual rate No
19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	Zero coupon, 3.43% accrual rate No Mandatory
19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2.22% No Mandatory No	No Mandatory No	Zero coupon, 3.43% accrual rate No Mandatory No
19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.22% No Mandatory No Cumulative	No Mandatory No Cumulative	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative
20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.22% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	2.22% No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A
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 If convertible, conversion trigger (s) If convertible, fully or partially	2.22% No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible N/A N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A
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 If convertible, conversion rate	2.22% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A
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	2.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	2.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	2.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate 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 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-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate 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 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible 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	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero coupon, 3.43% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 N/A Pri pasu to Deposit Liabilities No	Zero coupon, 3.43% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Zero coupon, 3.43% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 N/A Pri pasu to Deposit Liabilities No	Zero coupon, 3.43% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A	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	Zero coupon, 3.43% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NO N/A NIP Prospectus - July 11, 2019	Zero coupon, 3.43% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	Zero coupon, 3.43% 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/

(S million	tures Of Regulatory Capital Instruments				
(5-million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	213318497	06368DEV2	06368DFL3	06367WYB3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/0	D1/0	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	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument Accounting classification	USD 150.00 Liability - fair value option	31.671 Liability - fair value option	Liability - fair value option	USD 15.00 Liability - fair value option
11	Original date of issuance	18-Mar-2020	·	·	· · · · · · · · · · · · · · · · · · ·
12	Perpetual or dated	Dated Dated	Dated	Dated 2020	Dated
13	Original maturity date	18-Mar-2060			·
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and	49 Mar 24	At nor on 22 Mar 2021	At nor on 22 Mar 2024	At nor on 24 Jun 2020
15	redemption amount	18-IVIAI-21	At par on 23-Mar-2021	At par on 23-Mar-2021	At par on 24-Jun-2020
				At par on September 23, 2021;	
				March 23, 2022; September 23,	
				2022; March 23, 2023;	
			At par on September 23, 2021;	September 23, 2023; March 23, 2024; September 23, 2024;	At par on March 24, June 24,
		March 18 of each year,	_ ·	March 23, 2025; September 23,	September 24 and December 24
		,	2022; March 23, 2023;	2025; March 23, 2026;	of each year, commencing June
1.0	Subsequent call dates, if applicable	to and excluding the maturity date	September 23, 2023; March 23, 2024; September 23, 2024	September 23, 2026; March 23, 2027; September 23, 2027	24, 2020 up to and excluding the maturity date
	1 SUDSECUENI CAN DATES IL ADDIICADIE	luale	2024, September 23, 2024	2021, September 23, 2021	maturity date
16					
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Zero coupon, 3.40% accrual rate	2.10%	2.35%	2.25%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper				
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Zero coupon, 3.40% accrual rate No	2.10% No	2.35% No	2.25% 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	Zero coupon, 3.40% accrual rate No Mandatory	2.10% No Mandatory	2.35% No Mandatory	2.25% 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	Zero coupon, 3.40% accrual rate No	2.10% No	2.35% No	2.25% 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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible	2.10% No Mandatory No Cumulative Non-convertible	2.35% No Mandatory No Cumulative Non-convertible	2.25% 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)	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A	2.10% No Mandatory No Cumulative Non-convertible N/A	2.35% No Mandatory No Cumulative Non-convertible N/A	2.25% 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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A	2.35% No Mandatory No Cumulative Non-convertible N/A N/A	2.25% 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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.25% 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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A	2.35% No Mandatory No Cumulative Non-convertible N/A N/A	2.25% 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, mandatory or optional conversion If convertible, specify instrument type convertible into	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2.25% 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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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-	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Zero coupon, 3.40% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	2.10% 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
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Page	3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
A International Asset in Trainer		instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
5 Post-frankformi Basel Illinese NNA NNA NNA NNA NNA NNA NNA NNA NNA NN		Regulatory treatment				
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11 Original office of Sessionance Dated Dated Dated Obed Dated						
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March 26, 2022; September 28, 2023; March 26, 2023; March 26, 2024		·	·	·	·	,
Coupons/dividends			March 26, 2022; September 26, 2022; March 26, 2023; September 26, 2023; March 26,	commencing April 28, 2025 up to	on May 4, 2021 up to and	on May 5, 2021 up to and
17 Fixed or floating dividend/coupon Fixed Fix	16		2024; September 26, 2024	and excluding the maturity date	excluding the maturity date	excluding the maturity date
18		, ,	le	le:	le	le
19						
Fully discretionary, partially discretionary or mandatory Mandator					i -	
Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory		• •		140		
Existence of a step up or other incentive to redeem No	20	1	Mandatory	Mandatory	Mandatory	Mandatory
22 Noncumulative or cumulative Non NA N/A N/		•			,	
23 Convertible or non-convertible Non-converti						
24 If convertible, conversion trigger (s) N/A						
25 If convertible, fully or partially N/A						
26 If convertible, conversion rate N/A						
28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts N/A	26		N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts N/A N/A N/A N/A N/A N/A N/A N/		·	N/A			N/A
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29 into N/A	28					
30 Write-down feature No		, · · · · ·	N/A		N/A	l N/A
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- 35 down mechanism 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant features 36 Non-compliant features 37 Non-compliant features 38 Non-compliant features 39 Non-compliant features 30 Non-compliant features 30 Non-compliant features 31 Non-compliant features 32 Non-compliant features 33 Non-compliant features 34 Deposit Liabilities 35 Pari pasu to Deposit Liabilities 36 Non-compliant features 37 No 38 No 39 No 30 No 30 No 30 No 31 No 32 Non-compliant features 39 No 30 No 30 No 31 No 31 No 32 No 33 Non-compliant features 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 36 No 37 No 37 No 38 No 38 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 36 No 37 No 38 No 38 No 39 No 30 No						
32 If write-down, full or partial 33 If write-down, permanent or temporary If temporary write-down, description of write- down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 38 No No 39 No 30 No 30 No 31 No 32 No 33 No 34 No 35 Non-compliant transitioned features 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 37 No 38 No 39 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 36 No 37 No 38 No 39 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 36 No 37 No 38 No 38 No 39 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 36 No 37 No 38 No 38 No 39 No 30 No 30 No 30 No 30 No 30 No 31 No 31 No 32 No 33 No 34 No 35 No 36 No 37 No 36 No 37 No 38 No 38 No 39 No 30			UNU	INU	UNU	UVU
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If temporary write-down, description of write- down mechanism 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No N		·				
34 down mechanism 34a Type of subordination Exemption from subordination Exemptio	- 33					
Type of subordination	34	<u> </u>				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Liabilities Pari pasu to Liabilities Pari pasu to Liabilities Pari pasu to Liabilit			Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to Deposit Liabil						
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 N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus - July 11, 2019 NIP Prospectus - July 12 Supplement to Base Shelf Prospectus (if applicable) N/A NIP Prospectus Supplement - Aug NIP Prospectus Supplement - Aug 28, 2019 Pricing Supplement (if applicable)	35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable) N/A N/A N/A N/B Offering Circular - Jul 11, 2019 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019 N/B Prospectus Supplement - Aug 28, 2019 Pricing Supplement (if applicable)	36	, , , , , , , , , , , , , , , , , , , ,		No	No	
Prospectus N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
Prospectus N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019		Prospectus / Rase Shelf Prospectus / Short Form				
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Pricing Supplement (if applicable) N/A 28, 2019 28, 2019		Prospectus	N/A			NIP Prospectus - July 11, 2019
Pricing Supplement (if applicable)		Supplement to Base Shelf Prospectus (if applicable)			-	NIP Prospectus Supplement - Aug
		Tappicinent to base onen i rospectus (ii applicable)	N/A	<u>28, 2019</u>	<u>28, 2019</u>	<u>28, 2019</u>
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			Final Terms - Cusip: 06368DEW0	Final Terms - Cusip: 215650740	Final Terms - Cusip: 216803825	Final Terms - Cusip: 216847890

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	
1	lecuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	BINO	BINIO
2	for private placement)	06368DGE8	06368DGF5	218004423	06368DGL2
		Dravings of Ontonio and the laws	Dravings of Ontonia and the laws	Dravings of Ontonia and the laws	Drawings of Optorio and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	or Cariada applicable tricreiri	or Carrada applicable tricreiri	or Cariada applicable tricreiri	or Cariada applicable tricrem
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	, , ,	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	50			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-May-2020			i i
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	20-May-2030			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 20-May-2021	At par on 21-May-2021	At par on 26-May-2021	At par on 29-May-2021
		20, 2025; November 20, 2025; May 20, 2026; November 20, 2026; May 20, 2027; November 20, 2027; May 20, 2028; November 20, 2028; May 20,	2025; November 21, 2025; May	commencing on May 26, 2021 up	I
16	Subsequent call dates, if applicable	2029; November 20, 2029	21, 2026; November 21, 2026	to and including the maturity date	2026
47	Coupons/dividends	le: ,	le: ,	le: ,	le: ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed 2.700/	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	No 2.50%	2.10%-2.60% No	No 2.78%	2.00%-2.50% No
19	Fully discretionary, partially discretionary or	140	140		140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	contended, managed y or optional conversion	1.47.		1.4/.	
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)	-	-	-	-
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Everytian from automatic - Com	Evention from out and in a Car	Every from a describe - Com	Evention from outparding Con-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NI/A	NI/A	NID Official Control of the Control	NI/A
	•	N/A	N/A	NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A		N/A
	Driging Supplement (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGE8	Final Terms - Cusip: 06368DGF5	Final Terms - Cusip: 218004423	Final Terms - Cusip: 06368DGL2

	ntures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		5,110	D.M.G
2	for private placement)	06367WL35	218051375	217447976
2	Consider to the test of the state of the sta		Province of Ontario and the laws of	
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
22	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
11	Accounting classification Original date of issuance	Liability - fair value option 29-May-2020	Liability - fair value option 2-Jun-2020	Liability - fair value option 3-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Nov-2023	2-Jun-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 29-May-2021	2-Jun-2021	03-Jun-25
				June 3 in each year,
		At par on each May 29 and	June 2 in each year, commencing	commencing on June 3, 2025 up
16	Subsequent call dates, if applicable	November 29 of each year, commencing on May 29, 2021.	on June 2, 2021 up to and excluding the maturity date	date
10	Coupons/dividends	denimonand on May 20, 2021.	ine materity date	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00% - 2.00%	Zero coupon, 3.71% accrual rate	Zero coupon, 3.57% 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	No	No Constanting
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	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	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
I				
	Position in subordination hierarchy in liquidation (specify		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	N 1	
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No N/A	No
-	instrument type immediately senior to instrument)		No N/A	N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features	No		
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N/A	N/A	N/A
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	N/A	
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No N/A N/A	N/A NIP Prospectus - July 11, 2019	N/A NIP Offering Circular - Jul 11, 2019
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A N/A USD Prospectus Supplement - Sep	N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug
36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A N/A USD Prospectus Supplement - Sep	N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug
36	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 N/A N/A USD Prospectus Supplement - Sep	N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	N/A NIP Offering Circular - Jul 11, 2019 NIP Prospectus Supplement - Aug

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BMO	BIVIO
2	for private placement)	218587763	218741037	06368DGQ1
_	, so produce productions,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws of
3	Governing law(s) of the instrument	of Canada applicable therein	of 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			
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, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Jun-2020		
12	Perpetual or dated	Dated	Dated	Dated 44 Jun 2020
13	Original maturity date	9-Jun-2060		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Ontional call data continues to the data and			
1 15	Optional call date, contingent call dates and	00 lun 34	10 lun 21	At non on 44, lune 2024
15	redemption amount	09-Jun-21	10-Jun-21	At par on 11-June-2021
İ				
İ				At par on December 11, 2021; June
İ				11, 2022; December 11, 2022; June
İ				11, 2023;
İ				December 11, 2023; June 11, 2024;
				December 11, 2024; June 11, 2025;
				December 11, 2025; June 11, 2026;
		June 9 in each year,	June 10 in each year,	December 11, 2026; June 11, 2027;
		commencing on June 9, 2021 up	_	December 11, 2027; June 11, 2028;
		to and excluding the maturity	lup to and excluding the maturity	December 11, 2028: June 11, 2020:
16	Subsequent call dates if applicable	to and excluding the maturity date	up to and excluding the maturity date	
16	Subsequent call dates, if applicable Coupons/dividends	to and excluding the maturity date	up to and excluding the maturity date	December 11, 2028; June 11, 2029; December 11, 2029
16 17	Coupons/dividends			
	Coupons/dividends Fixed or floating dividend/coupon	date Fixed	date Fixed	December 11, 2029 Fixed
17	Coupons/dividends	date Fixed	date	December 11, 2029 Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed Zero coupon, 3.60% accrual rate	date Fixed Zero coupon, 3.65% accrual rate	December 11, 2029 Fixed 2.30%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	date Fixed Zero coupon, 3.60% accrual rate	date Fixed Zero coupon, 3.65% accrual rate	December 11, 2029 Fixed 2.30%
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, 3.60% accrual rate No	Fixed Zero coupon, 3.65% accrual rate No	December 11, 2029 Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory	Fixed Zero coupon, 3.65% accrual rate No Mandatory	Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No	date Fixed Zero coupon, 3.65% accrual rate No Mandatory No	December 11, 2029 Fixed 2.30% 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 Convertible or non-convertible If convertible, conversion trigger (s)	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A	Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.30% 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, mandatory or optional conversion If convertible, specify instrument type convertible into	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% 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	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% 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, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% 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) If write-down, full or partial If write-down, permanent or temporary	Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.30% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.30% 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 Type of subordination	date Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.30% 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 Position in subordination hierarchy in liquidation (specify	Fixed Zero coupon, 3.60% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	Fixed Zero coupon, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.30% No Mandatory No Cumulative Non-convertible 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 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero coupon, 3.60% 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	Fixed Zero coupon, 3.65% 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	Fixed 2.30% 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 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 3.60% 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	Fixed Zero coupon, 3.65% 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	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero coupon, 3.60% 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	Fixed Zero coupon, 3.65% 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	Fixed 2.30% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed Zero coupon, 3.60% 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	Fixed Zero coupon, 3.65% 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	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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, 3.60% 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	Fixed Zero coupon, 3.65% 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	Fixed 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 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	Fixed Zero coupon, 3.60% 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, 3.65% 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 2.30% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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, 3.60% 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, 3.65% 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 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 N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type 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	Fixed Zero coupon, 3.60% 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, 3.65% 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 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 N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Fixed Zero coupon, 3.60% 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, 3.65% 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 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 N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type 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	Fixed Zero coupon, 3.60% 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, 3.65% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	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 N/A N/A N/A N/A

	atures Of Regulatory Capital Instruments				
(\$ million	ns except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	ВМО	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DGR9	06368DGM0	06368DGT5	06367WP64
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	21/2	121/2	11/4	21/2
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	Lightility foir value antique	15.857		USD 3.00
10	Accounting classification Original date of issuance	Liability - fair value option 15-Jun-2020	Liability - fair value option 19-Jun-2020	Liability - fair value option 19-Jun-2020	Liability - fair value option 19-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2023			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 15-June-2021	At par on 19-June-2021	At par on 19-June-2021	At par on 19-June-2021
			, a pair on to come 2021		
				At 222 22 December 40, 2004.	
				At par on December 19, 2021; June 19, 2022; December 19,	
				2022; June 19, 2023;	
				December 19, 2023; June 19,	
				2024; December 19, 2024; June	
			At par on December 19, 2021;	19, 2025; December 19, 2025; June 19, 2026; December 19,	
			June 19, 2022; December 19,	2026; June 19, 2027; December	
		At par on December 15, 2021;	2022; June 19, 2023;	19, 2027; June 19, 2028;	At par on each June 19 and
4.6	C. have a set well dates "Constitution	June 15, 2022; December 15,			December 19 of each year,
16	Subsequent call dates, if applicable Coupons/dividends	2022	2024; December 19, 2024	2029; December 19, 2029	commencing on June 19, 2021.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.20%-1.40%	1.93%	2.15%	1.50%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	.	la a a a	NA 1 4	na
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	mandatory Existence of a step up or other incentive to redeem	No	No	No	No
21 22	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
21	mandatory Existence of a step up or other incentive to redeem	No	No	No	No
21 22 23 24 25	mandatory Existence of a 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 Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	mandatory Existence of a step up or other 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 Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25	mandatory Existence of a 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 Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible 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	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No 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	mandatory Existence of a step up or other 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 Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No 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 If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No 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 28 29 30	mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 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	No 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
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)	No 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	No 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
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 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	No 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
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)	No 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	No 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
21 22 23 24 25 26 27 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it 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 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	No 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
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-	No 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	No 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
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 mechanism Type of subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No 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	No 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)	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A 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	No 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	No 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
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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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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
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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	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/

(\$ million	ntures Of Regulatory Capital Instruments				
1	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06367WM42	06368DGW8	06367WQ22	06367WT60
		Dravings of Optorio and the laws	Province of Ontario and the laws	Dravings of Optorio and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	er canada applicable merem	or canada applicació increm	or carrada applicable increm	or canada applicació inorcin
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	,	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	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	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 19.40	40	USD 5.00	USD 25.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Jun-2020			
12	Perpetual or dated	Dated 40 Pag 2022	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	24-Jun-2030 Yes	26-Jun-2024 Yes	29-Jun-2022 Yes
14	Issuer call subject to prior supervisory approval	Yes	1 년5	1 6 2	1 6 2
4.5	Optional call date, contingent call dates and	At 40 June 2000	A4 7 - 7 - 7 04 1- 7 - 0004	At 7 - 7 - 2 00 Lune 0000	N1/A
15	redemption amount	At par on 19-June-2022	At par on 24-June-2021	At par on 26-June-2022	N/A
			At par on December 24, 2021;		
			June 24, 2022; December 24,		
			2022; June 24, 2023;		
			December 24, 2023; June 24, 2024; December 24, 2024; June		
			24, 2025; December 24, 2025;		
			June 24, 2026; December 24,		
			2026; June 24, 2027; December		
		At par on each June 19 and Dec		At par on each June 26 and Dec	
16	Subsequent call dates, if applicable	19 of each year, commencing on June 19, 2022.	2029; December 24, 2029	26 of each year, commencing on June 26, 2022.	N/A
10	Coupons/dividends	04.10 10, 2022.		04.10 20, 2022.	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to Floating Rate
18	Coupon rate and any related index	1.00% - 1.75%	2.10%-2.50%	1.00% - 1.50%	0.90%
19			No	No	
	Existence of a dividend stopper	No			No
	Fully discretionary, partially discretionary or				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	Mandatory No	Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Cumulative	Mandatory No Cumulative	Mandatory No Cumulative
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	Mandatory No	Mandatory No
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
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20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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 Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	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	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Mandatory 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N	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	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 USD Prospectus Supplement - Sep	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A NO N/A N/A N/A NO N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Mandatory 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N	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	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 USD Prospectus Supplement - Sep	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A NO N/A N/A N/A NO N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DHA5	06368DGZ1	06367WU68	06368DHD9
			Province of Ontario and the laws		Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10.20		USD 3.00	0.83
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	2-Jul-2020 Dated	2-Jul-2020 Dated	9-Jul-2020 Dated	7-Jul-2020 Dated
13	Original maturity date	2-Jul-2030			7-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
4.5	Optional call date, contingent call dates and				
15	redemption amount	At par on 2-July-2021	02-Jul-21	At par on 9-July-2021	At par on 7-July-2021
		January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029;	January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029;	July 9 of each year, commencing	1
16	Subsequent call dates, if applicable	January 02, 2030	January 02, 2030	on January 9, 2021.	January 07, 2025
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 2.00% accrual rate		1.20-1.65%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandatan
20	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	If convertible, mandatory or optional conversion	IN/C	N/ C	N/ C	N/ C
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down feature	No No	No	No	No No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4a	Type of Suborumation	Exemption from Suborulliduon	L-vombrion nom annomingrion	L-vombrion nom annomination	Levelubrion nom annomination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			USD Prospectus Supplement - Sep	
	Supplement to base shell i rospectus (ii applicable)	N/A	N/A	23 18	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DHA5	Final Terms - Cusip: 06368DGZ1	Final Terms - Cusip: 06367WU68	Final Terms - Cusip: 06368DHD9
	<u>l</u>	Email Casipi CoscopitAs	Casip. CoscoDOZI		

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC next included the	Included in TIAC net included:	Included in TIAC net included	Included in TIAC next in all states
		Included in TLAC not included in	Included in TLAC not included in		
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BIVIO	BIVIO	BINO	BINO
2	for private placement)	220014908	220051676	220484181	06368DHF4
3	Coverning law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3	Governing law(s) of the instrument	or Cariada applicable trierein	or Carrada applicable trierein	or Cariada applicable triereiri	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
Ja	, ,	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractada	Communication	Communication	Contractal
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	NI/A	NI/A
9	millions, as of most recent reporting date) Par value of instrument	N/A USD 50.00	N/A USD 50.00	N/A USD 50.00	N/A 7.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-Jul-2020		·	· · · · · · · · · · · · · · · · · · ·
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	8-Jul-2060		15-Jul-2060	17-Jul-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and	08-Jul-21	09-Jul-21	15_ lul_21	At par on 17-July-2021
15	redemption amount	08-Jul-21	09-Jul-21	15-Jul-21	At par on 17-July-2021
		on July 8, 2021 up to and	_ ·	to and excluding the maturity	January 17, 2031; July 17, 2031;
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	date	January 17, 2032
17	Coupons/dividends	Fixed	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index		Zero coupon, 3.28% accrual rate		
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	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	N/A N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A			N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2				
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	1140	110	110
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019		N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug	NIP Prospectus Supplement - Aug	NIP Prospectus Supplement - Aug	NI/A
		<u>28, 2019</u>	<u>28, 2019</u>	<u>28, 2019</u>	N/A
	Pricing Supplement (if applicable)				
	(ii applicable)	Final Terms - Cusip: 220014908	Final Terms - Cusip: 220051676	Final Terms - Cusip: 220484181	Final Terms - Cusin: 06368DHF4
-					

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DHJ6	06368DHK3	06368DHP2	220886930
			Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
20	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A			N/A
9 10	Par value of instrument	2.50 Liability - fair value option	4.33 Liability - fair value option	Liability - fair value option	USD 50.00 Liability - fair value option
11	Accounting classification Original date of issuance	20-Jul-2020	·	·	·
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	20-Jul-2026			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 20-July-2021	At par on 21-July-2021	At par on 21-July-2021	24-Jul-21
			At par on January 21, 2022; July	At par on January 21, 2022; July	
			21, 2022; January 21, 2023; July		
			, ,	21, 2023;	
		At par an January 20, 2022: July	January 21, 2024; July 21, 2024;		
		_ · · · · · · · · · · · · · · · · · · ·	January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026;		
		20, 2023;		January 21, 2027; July 21, 2027;	July 24 in each year,
			January 21, 2028; July 21, 2028;	•	
1.0			January 21, 2029; July 21, 2029;		_
16	Subsequent call dates, if applicable Coupons/dividends	January 20, 2026	January 21, 2030	January 21, 2030	date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.75-2.20%		Zero coupon, 3.05% accrual rate
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	con (ortinio	Nian agreement in 1 -
-	TOTAL CONTROL			Non-convertible	Non-convertible
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
25 26	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	N/A N/A
26	If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A 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 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 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 N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A 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 If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A 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 NO	N/A N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A N/A NO
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	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 Exemption from subordination	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 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 mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A 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 No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If 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 N/A N/A Exemption from subordination	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 Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
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 No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A 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 N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 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 NIP Prospectus - July 16, 2020
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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	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 NIP Prospectus - July 16, 2020
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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 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 NIP Prospectus - July 16, 2020

THE CO	atures Of Regulatory Capital Instruments				
	ns except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	
		regulatory capital	, ,	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	220024200	06368DHL1	0636901166	06367WX73
	for private placement)	220934209	00308DHL1	06368DHS6	U6367WX73
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein		of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	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	9.11		USD 5.00
10 11	Accounting classification Original date of issuance	Liability - fair value option 27-Jul-2020	Liability - fair value option 30-Jul-2020	Liability - fair value option 30-Jul-2020	Liability - fair value option 31-Jul-2020
12	Perpetual or dated	Dated 27-Jul-2020	Dated 30-Jul-2020	Dated 30-Jul-2020	Dated 31-Jul-2020
13	Original maturity date	27-Jul-2060			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	issue: sail subject to prior supervisory approval	1.55	1.55	1.50	1.50
	Optional call date, contingent call dates and				
15	redemption amount	27-Jul-21	At par on 30-July-2021	At par on 30-July-2021	At par on 31-January-2022
				At par on January 30, 2022; July	
				30, 2022; January 30, 2023; July	
				30, 2023; January 30, 2024; July	
				30, 2024; January 30, 2025;	
				January 30, 2026; July 30, 2026;	
			At par on January 30, 2022; July		
			30, 2022; January 30, 2023; July	•	· ·
1.0	Cubacaucant call datas if applicable	to and excluding the maturity date	30, 2023; January 30, 2024; July 30, 2024; January 30, 2025	January 30, 2029; July 30, 2029; January 30, 2030	31, 2022.
16	Subsequent call dates, if applicable Coupons/dividends	uate	30, 2024, January 30, 2023	January 30, 2030	31, 2022.
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.03% accrual rate			
19	eoupon rate and any related mack	•		No	No
	Existence of a dividend stopper	INo			INO
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No			INU
20	Fully discretionary, partially discretionary or			Mandatory	
	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory No	Mandatory
20 21 22	Fully discretionary, partially discretionary or			Mandatory No Cumulative	
21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No Cumulative	No	Mandatory No
21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	Mandatory No Cumulative Non-convertible	No Cumulative	Mandatory No Cumulative
21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible
21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A
21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory No 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	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 N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible 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 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	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	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible 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 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2020	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2020	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 16, 2020 N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A USD Prospectus Supplement - Sep

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Lead advertiged and the	Lead advice TLAC control advice	Lead addition TLAC and the dead to	Lead adaptive TLAC control adaptive
			Included in TLAC not included in		
1	lecuer	regulatory capital BMO)	regulatory capital BMO	regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	BINIO	BINIO
2		06367WX81	06367WZ48	06368DHT4	06367WZ89
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein		of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	0 7 0 7	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	NI/A	NI/A	NI/A	N/A
5		N/A N/A	N/A N/A	N/A N/A	N/A
6		N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	,	N/A			N/A
9	Par value of instrument	USD 21.00	USD 10.00		USD 5
10	Accounting classification Original data of issuance	Liability - fair value option 30-Jul-2020	Liability - fair value option 31-Jul-2020	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	Dated 30-Jul-2020		4-Aug-2020 Dated	6-Aug-2020 Dated
13	Original maturity date	30-Jul-2025			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 30-July-2021	At par on 31-October-2020	At par on 4-August-2021	On 6-February-2022
		At par on each January, April, July and October, commencing			On each August and February 6, commencing February 6, 2022 up to and excluding the maturity
16	Subsequent call dates, if applicable	on July 30, 2021.	October 31, 2020.	maturity date	date
4.7	Coupons/dividends	Fired	Fired	Final	Fired
17	Fixed or floating dividend/coupon	Fixed	Fixed 2.00%	Fixed	Fixed 1 00%
18 19	Coupon rate and any related index Existence of a dividend stopper	1.00% - 1.50% No		1.70 - 2.10% No	1.00% No
19	Fully discretionary, partially discretionary or	140	140	INO	140
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	, 68 ()	N/A		N/A	N/A
25 26	, , , , ,	N/A N/A		N/A N/A	N/A N/A
27	·	N/A		N/A	N/A
	222. a.a.a,a.aaaa, y or optional conversion				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	· · · · ·	N/A	N/A	N/A	N/A
30		No		No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35		Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	'	No		No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus	N/A	N/A		MTN Prospectus
	Sunnlement to Rase Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep 23 18	USD Prospectus Supplement - Sep 23 18		MTN Prospectus Supplement
		120 10	20 10		mar rospectus supplement
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WX81	Final Terms - Cusip: 06367WZ48	Final Terms - CUSIP: 06368DHT4	Final Terms - CUSIP: 06367WZ89

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included in		
_		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1		BMO	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DHU1	06368DHV9	06368DHW7	06368DHX5
	ioi private piacement)	0030001101	0030801143	00300011447	00300011X3
			Province of Ontario and the laws		
3	<u> </u>	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13				
Sa	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O o madradi	Communication	o in actual	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5		N/A	N/A	N/A	N/A
6	70 170 1	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5.00			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Aug-2020	·	· · · · · · · · · · · · · · · · · · ·	<u> </u>
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	10-Aug-2028			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 10-August-2021	At par on 13-August-2021	At par on 18-August-2021	At par on 21-August-2021
		February 10, commencing August 10, 2021 up to and	February 13, commencing August 13, 2021 up to and		At par on each August and February 21, commencing August 21, 2021 up to and
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	excluding the maturity date	excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed 4.25%	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.40 - 1.70% No	No	1.25 - 2.10% No	1.55% No
19	Fully discretionary, partially discretionary or	140	140	140	140
20		Mandatory	Mandatory	Mandatory	Mandatory
21	·	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23		Non-convertible	Non-convertible		Non-convertible
24	, 66 ()	N/A	N/A	N/A	N/A
25	, , , , ,	N/A	N/A	N/A	N/A
26 27	· · · · · · · · · · · · · · · · · · ·	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	in convertible, manuatory or optional conversion	I W/ I X	1 1// 1	I W/ A	13// \
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30		No No	No	No No	No No
31	If write-down, write-down trigger (s)	i •	1	· · •	ı··•
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
2.	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Trype of Subordination	Lycubanu nom saborangnon	Levembrion nom annomination	Lyembrion nom enonamerion	Levembrion nom annomingrion
	Position in subordination hierarchy in liquidation (specify				
35		Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	'	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DHU1	Final Terms - CUSIP: 06368DHV9	Final Terms - CUSIP: 06368DHW7	Final Terms - CUSIP: 06368DHX5

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)		I .		l .
			Included in TLAC not included in		
	Tanana .	regulatory capital		regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO	BMO
2	for private placement)	06368DHY3	221504682	222463700	06368DJD7
	ioi private piacementi	0030021113	221304002	222403700	003000307
2	Coverning levy(s) of the instrument		Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	O Thi do tadi	- Communication	o in actual	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
6	Eligible at solo/group/group&solo	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 330.0	50.000	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Aug-2020		·	
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date	26-Aug-2030			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 26-August-2021	27-Aug-25	At par on 28-August-2022	01-Sep-21
		August 26, 2021 up to and	August 27, 2025 up to and	Each August 28, commencing August 28, 2022 up to and	Each September and March 1, commencing September 1, 2021 up to and excluding the maturity
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date.	excluding the maturity date.	date
17	Coupons/dividends	Fixed	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index		Zero Coupon, 2.74%		Zero Coupon, 1.37%
19	Existence of a dividend stopper	No		No	No
13	Fully discretionary, partially discretionary or	110	110		110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible		Non-convertible
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 If convertible, mandatory or optional conversion	N/A N/A		N/A N/A	N/A N/A
	in convertible, manuatory or optional conversion	1 1// 1	13// \	I W/ A	13// \
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
30	into Write-down feature	No		No	No
31	If write-down, write-down trigger (s)		ı··•	· · •	ı··•
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	F 2 7 7 7 7	.	—	-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No		No	No
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				
			NIP Offering Circular - July 16, 2020	NIP Offering Circular - July 16, 2020	
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DHY3	Final Terms - CUSIP: 221504682	Final Terms - CUSIP: 222463700	Final Terms - CUSIP: 06368DJD7

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)		I .		L
			Included in TLAC not included in		
		regulatory capital		regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	BMO	BMO
2	1	06368DJE5	06368DJG0	06368DJM7	06368DJF2
	ioi private piacement)	0030003123	003000300	00300031017	00300031 2
		5 1 40 1 1 1 1 1			
3			Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	 	or Cariada applicable triereiri	or Carrada applicable triefeli i	or Cariada applicable triereiri	or Cariada applicable triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
Ja	· · -	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4		N/A	N/A	N/A	N/A
5		N/A		N/A	N/A
6	70 170 1	N/A		N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A	N/A
9	millions, as of most recent reporting date) Par value of instrument	15.00			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Sep-2020		·	
12	Perpetual or dated	Dated	•	Dated Sap 2020	Dated
13	Original maturity date	2-Sep-2030	3-Sep-2030	3-Sep-2027	4-Sep-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 2-September-2021	03-Sep-21	03-Sep-21	At par on 4-September-2021
		At par on each September and March 2, commencing September 2, 2021 up to and	commencing September 3, 2021	commencing September 3, 2021	Each September and March 4, commencing September 4, 2021 up to and excluding the maturity
16	Subsequent call dates, if applicable	•	1 .	date	date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.65-2.00%	Zero Coupon, 1.83%	Zero Coupon, 1.58%	Zero Coupon, 1.90%
19	' '	No	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mandatan	Mandatan	Mandataw
20	·	Mandatory No	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24		N/A	•	N/A	N/A
25	, 55 ()	N/A		N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts				
		N/A		N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	,, , , , , , , , , , , , , , , , , , , ,	- Partition Cappingnation	i justinisti suoriamatori	1 San San Garaga	1 and a second an account
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No		No	No
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)	<u>Final Terms - CUSIP: 06368DJE5</u>	Final Terms - CUSIP: 06368DJG0	Final Terms - CUSIP: 06368DJM7	Final Terms - CUSIP: 06368DJF2

Main Fea	tures Of Regulatory Capital Instruments				
	s except as noted)				
·		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	вмо	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DJL9	06368DJN5	221926188	06368DJP0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9	Par value of instrument	3.00		USD 550.00	5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Sep-2020	·	·	·
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date	4-Sep-2030		·	•
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	04-Sep-21	At par on 4-September-2021	09-Sep-25	10-Sep-21
		Each September and March 4,	At par on each September and		Each September and March 10,
		TEACH OCCIONE AND MAICH T.	IAL Dai OH Cach Ocolomber and		
		•		Fach September 9, commencing	
		commencing September 4, 2021	March 4, commencing	Each September 9, commencing September 9, 2025 up to and	commencing September 10,
16	Subsequent call dates, if applicable	•		Each September 9, commencing September 9, 2025 up to and excluding the maturity date.	•
16	Subsequent call dates, if applicable Coupons/dividends	commencing September 4, 2021 up to and excluding the maturity	March 4, commencing September 4, 2021 up to and	September 9, 2025 up to and	commencing September 10, 2021 up to and excluding the
16		commencing September 4, 2021 up to and excluding the maturity	March 4, commencing September 4, 2021 up to and	September 9, 2025 up to and	commencing September 10, 2021 up to and excluding the
	Coupons/dividends	commencing September 4, 2021 up to and excluding the maturity date	March 4, commencing September 4, 2021 up to and excluding the maturity date	September 9, 2025 up to and excluding the maturity date.	commencing September 10, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing September 4, 2021 up to and excluding the maturity date Fixed	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed	September 9, 2025 up to and excluding the maturity date. Fixed	commencing September 10, 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 September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80%	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10%	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85%	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80%	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85%	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84%
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 September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible
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 September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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 September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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 September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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, mandatory or optional conversion If convertible, specify instrument type convertible into	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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)	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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) If write-down, full or partial If write-down, permanent or temporary	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% 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 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-	commencing September 4, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	March 4, commencing September 4, 2021 up to and excluding the maturity date Fixed 1.70-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 9, 2025 up to and excluding the maturity date. Fixed Zero Coupon, 2.85% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 10, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.84% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	atures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				l
		Included in TLAC not included in	Included in TLAC not included in		
		regulatory capital)	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		0.00.00.1/0.0	0000000	
2	for private placement)	06368DJR6	06368DKB9	06368DKC7	06367W5P4
			Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		N/A
5	Post-transitional Basel III rules	N/A			N/A
6	Eligible at solo/group/group&solo	N/A			N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A			N/A
9	Par value of instrument	35.00			USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Sep-2020	·	·	
12	Perpetual or dated	Dated			Dated
13	Original maturity date	15-Sep-2030	·		29-Sep-2034
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 15-September-2021	At par on 25-September-2021	28-Sen-21	On 29-March-2021
13		At par on 13-3eptember-2021	At par on 23-3eptember-2021	20-06β-21	011 29-1VIA1CI1-2021
		At par on each September and	At par on each September and	Each September and March 28,	On each September and March
		March 15, commencing	March 25, commencing	<u> </u>	29, commencing March 29, 2021
		September 15, 2021 up to and	September 25, 2021 up to and	2021 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable	excluding the maturity date	excluding the maturity date	maturity date	date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.81%	1.80%	Zero Coupon, 1.49%	1.85%
			No	No	No
19	Existence of a dividend stopper	No			INO
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No			INO
	• • • • • • • • • • • • • • • • • • • •	Mandatory	Mandatory	Mandatory	Mandatory
	Fully discretionary, partially discretionary or		Mandatory No	Mandatory No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	·	, and the second	Mandatory
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	No	No Cumulative	Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Cumulative	No Cumulative Non-convertible	No Cumulative Non-convertible	Mandatory No Cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Cumulative Non-convertible	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible
20 21 22 23 24	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Mandatory No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Mandatory No Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Mandatory No Cumulative Non-convertible N/A N/A N/A	No 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	Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No 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	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	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	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Mandatory No Cumulative Non-convertible 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Po Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus MTN Prospectus Supplement
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital			regulatory capital
1	Issuer	BMO	regulatory capital BMO	regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bivio	BWG	BINIO	BWG
2	for private placement)	06368DKA1	06368DKD5	06368DKF0	06368DKE3
		Dravings of Optorio and the laws	Province of Ontario and the laws	Dravings of Optorio and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13	er canada applicable increm	or canada applicable therein	or carrada applicable increm	or canada apprecisio increm
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	,	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	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	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	8.00		USD 1.5	USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Oct-2020			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	1-Oct-2028			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At par on 1 Octobor 2021	At par on 2 October 2021	At par on 2 October 2021	At par on 2 October 2021
15	redemption amount	At par on 1-October-2021	At par on 2-October-2021	At par on 2-October-2021	At par on 2-October-2021
		1, commencing October 1, 2021	At par on each October and April 2, commencing October 2, 2021 up to and excluding the maturity	2, commencing October 2, 2021	
16	Subsequent call dates, if applicable	date	date	date	date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.20-2.00%		0.45%-0.65%	0.80%-1.20%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	I V/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts	NI/A	NI/A	NI/A	NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	INO	I VO	INO	I V
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
_	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DKA1	Final Terms - CUSIP: 06368DKD5	Final Terms - CUSIP: 06368DKF0	Final Terms - CUSIP: 06368DKE3

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Lead add to TLAC and to all the	Lead additional Actions and the	Lead adadds TLAC and the dead to	Lead add to TLAC and the dead to
		Included in TLAC not included in	Included in TLAC not included in		
	I have a	regulatory capital	regulatory capital	regulatory capital	regulatory capital
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06367W7E7	06368DKK9	06368DKP8	06367W6Z1
	ioi private piacementy	0000744727	COSCERNO	OCCUPATION OF THE PROPERTY OF	0000744021
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 25	5.00		USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	7-Oct-2020			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	7-Oct-2022			•
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	N/A	14-Oct-21	At par on 15-October-2021	On 20-October-2022
-					
			Fach October and April 14	At par on each October and April	On each October and April 20
			<u> </u>	At par on each October and April	•
			commencing October 14, 2021	15, commencing October 15,	commencing October 20, 2022
16	Subsequent call dates, if applicable	N/A	commencing October 14, 2021	_ ·	•
16	Subsequent call dates, if applicable Coupons/dividends	N/A	commencing October 14, 2021 up to and excluding the maturity	15, commencing October 15, 2021 up to and excluding the	commencing October 20, 2022 up to and excluding the maturity
16		N/A Fixed to Floating Rate	commencing October 14, 2021 up to and excluding the maturity	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
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to Floating Rate 0.40%	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77%	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%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to Floating Rate	commencing October 14, 2021 up to and excluding the maturity date Fixed	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
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 to Floating Rate 0.40%	commencing October 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.77% No	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% 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	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	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
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 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 No	15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 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	15, commencing October 15, 2021 up to and excluding the maturity date Fixed 1.83% No Mandatory No Cumulative	commencing October 20, 2022 up to and excluding the maturity date Fixed 1.15% 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 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	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
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 to Floating Rate 0.40% No Mandatory No Cumulative Non-convertible 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	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
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 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	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
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 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 N/A	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	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
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 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	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
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 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 N/A	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	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
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, mandatory or optional conversion If convertible, specify instrument type convertible into	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 N/A	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	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
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 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	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 N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed 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	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 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 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	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 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 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	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 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 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	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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	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 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 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 N/A N/A	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	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	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 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 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 N/A	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Fixed to Floating Rate 0.40% No Mandatory No Cumulative Non-convertible 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 Exemption from subordination	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 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 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	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 Exemption from subordination	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	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/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 to Floating Rate 0.40% No Mandatory No Cumulative Non-convertible 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	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 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 N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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	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 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 Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 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	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 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 Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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	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 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 Pari pasu to Deposit Liabilities No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	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 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	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 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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	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 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	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 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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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	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 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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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	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 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/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	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 NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	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	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 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/

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included in		
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	BINIO	BINIO
2		06368DKN3	06368DLX0	06368DLW2	06368DLY8
		Dravings of Ontario and the laws	Dravings of Ontario and the laws	Dravings of Optorio and the laws	Dravings of Ontaria and the laws
3			Province of Ontario and the laws of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			ристина при при при при при при при при при при	эр размен эн
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	, , ,	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NI/A	N1/0	N1/A
5		N/A N/A	N/A N/A	N/A N/A	N/A N/A
6		N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	, ,	N/A	N/A	N/A	N/A
9 10	Par value of instrument	USD 50 Liability - fair value option	Liability - fair value entian	Liability - fair value ention	25.00
10	Accounting classification Original date of issuance	Liability - fair value option 21-Oct-2020	Liability - fair value option 2-Nov-2020	Liability - fair value option 2-Nov-2020	Liability - fair value option 2-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	21-Oct-2030			2-Nov-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 21-October-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021
		2021 up to and excluding the	May 2, commencing November 2, 2021 up to and excluding the		At par on each November and May 2, commencing November 2, 2021 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40%-1.75%	1.30%		1.80%
19	i i	No	No	No	No
	Fully discretionary, partially discretionary or				
	,	Mandatory	Mandatory	Mandatory	Mandatory
21	' '	No Communications	No Constanting	No	No Constanting
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
24		N/A	N/A	N/A	N/A
25	, 55 ()	N/A	N/A	N/A	N/A
26		N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
		N/A	N/A	N/A	N/A
30		No	No	No	No
31	If write-down, write-down trigger (s) If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism	Francisco I I I I I	Francis Con Con Con Con Con Con Con Con Con Con	Francis Cont. 1 1 1 1 1	Francis Con Con Con Con Con Con Con Con Con Con
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35		Pari pasu to Deposit Liabilities		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	'	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DKN3	Final Terms - CUSIP: 06368DLX0	Final Terms - CUSIP: 06368DLW2	Final Terms - CUSIP: 06368DLY8

Main Fea	atures Of Regulatory Capital Instruments				
	ns except as noted)				
		Included in TLAC not included in		Included in TLAC not included in	
		regulatory capital	· · ·	regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368DLZ5	225220344	225098140	06368DMA9
	for private placement)	00308DLZ3	223220344	225098140	U0308DIVIA9
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein		of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				, , , , , , , , , , , , , , , , , , , ,
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	25.00		USD 10	2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Nov-2020			-
12	Perpetual or dated	Dated		Dated	Dated
13	Original maturity date	2-Nov-2030		6-Nov-2050	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 2-November-2021	At par on 4-November-2022	06-Nov-25	At par on 6-November-2021
		·	·		·
		At par on each November and	At par on each November 4,		At par on each November and
		May 2, commencing November		Each November 6, commencing	May 6, commencing November
		2, 2021 up to and excluding the	_	November 6, 2021 up to and	6, 2021 up to and excluding the
1					
16	Subsequent call dates, if applicable	maturity date	date	exlcuding the maturity date.	maturity date
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	date	exicuding the maturity date.	maturity date
16 17		maturity date Fixed		Fixed	maturity date Fixed
	Coupons/dividends	,	Fixed		,
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed 2.20%	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.60%-2.10%	Fixed 2.20%	Fixed Zero Coupon, 2.70%	Fixed 1.20%-2.00%
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 mandatory	Fixed 1.60%-2.10%	Fixed 2.20%	Fixed Zero Coupon, 2.70%	Fixed 1.20%-2.00%
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 1.60%-2.10% No Mandatory No	Fixed 2.20% No Mandatory No	Fixed Zero Coupon, 2.70% No Mandatory No	Fixed 1.20%-2.00% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed 1.60%-2.10% No Mandatory No Cumulative	Fixed 2.20% No Mandatory No Cumulative	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative	Fixed 1.20%-2.00% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible	Fixed 2.20% No Mandatory No Cumulative Non-convertible	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible	Fixed 1.20%-2.00% 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.20%-2.00% 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	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.20%-2.00% 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.20%-2.00% 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	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Signature Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed Zero Coupon, 2.70% 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 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Fixed 1.60%-2.10% 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 2.20% 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 Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 1.20%-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
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 1.60%-2.10% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	Fixed 2.20% 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 Zero Coupon, 2.70% 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 1.20%-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
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 1.60%-2.10% 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 2.20% 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 Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	Fixed 1.20%-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
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 1.60%-2.10% 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 2.20% 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 Zero Coupon, 2.70% 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 1.20%-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
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 1.60%-2.10% 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 2.20% 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 Zero Coupon, 2.70% 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 1.20%-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
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 1.60%-2.10% 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 2.20% 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 Zero Coupon, 2.70% 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 1.20%-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
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 1.60%-2.10% 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 2.20% 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 Zero Coupon, 2.70% 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 1.20%-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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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 1.60%-2.10% 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 2.20% 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 Zero Coupon, 2.70% 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 1.20%-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
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 1.60%-2.10% 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 2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, 2020	Fixed Zero Coupon, 2.70% 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 1.20%-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

	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DMF8	06368DMH4	06368DMG6	06368DMJ0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	- Communication	Communication	- Communication	- Communication
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3	2.275	1	1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Nov-2020			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	9-Nov-2027	9-Nov-2027 Yes	9-Nov-2028 Yes	9-Nov-2030 Yes
14	Issuer call subject to prior supervisory approval	Yes	1 62	1 to	1 6 5
	Ontional call data, contingent call dates and				
15	Optional call date, contingent call dates and redemption amount	At par on 9-November-2021	At par on 9-November-2021	At par on 9-November-2021	At par on 9-November-2021
13	reachiption amount	7 to par on a reveniber 2021	7 t par on a November 2021	7 t pai on o November 2021	7 (pai 611 6 146 Veriliser 262 1
		At par on each November and May 9, commencing November 9, 2021 up to and excluding the	At par on each November and May 9, commencing November 9, 2021 up to and excluding the	At par on each November and May 9, commencing November 9, 2021 up to and excluding the	At par on each November and May 9, commencing November 9, 2021 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date	maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	1.35%-1.70% No	1.45% No	1.55% No	1.80% No
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INU	INO	INO	INO
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
	2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2. 2				
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Everytian frame and a P. C.	Evenntion from subset 19 12	Everytian frame and a 10 of	Everytian from subs. P. 2
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				
1	oakkiement (ii akkiicabie)	Final Terms - CUSIP: 06368DMF8	Final Terms - CUSIP: 06368DMH4	Final Terms - CUSIP: 06368DMG6	Final Terms - CUSIP: 06368DMJ0

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)				
			Included in TLAC not included in		
_		regulatory capital		regulatory capital	regulatory capital
1		ВМО	ВМО	ВМО	ВМО
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DMK7	06368E3G5	06368DML5	226142592
	private placement)	00308DIVIK7	003081303	00308DIVIES	220142352
			Province of Ontario and the laws		
3	<u> </u>	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Control of the	Cantractual		Cantractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	,	N/A	N/A	N/A	N/A
5		N/A	1	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	, ,	N/A			N/A
9	Par value of instrument	USD 10	USD 10	2.098	
10	Accounting classification Original date of issuance	Liability - fair value option	Liability - fair value option	Liability - fair value option 12-Nov-2020	Liability - fair value option
11	Original date of issuance Perpetual or dated	10-Nov-2020 Dated		12-Nov-2020 Dated	20-Nov-2020 Dated
13	Original maturity date	10-Nov-2030			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	10-Nov-21	At par on 10-November-2021	At par on 12-November-2021	At par on 20-November-2021
		Each November and May 10, commencing November 10, 2021 up to and excluding the maturity	commencing November 10, 2021 up to and excluding the maturity	May 12, commencing November 12, 2021 up to and excluding the	up to and excluding the maturity
16	,,	date	date	maturity date	date
47	Coupons/dividends	- ·	le: ,	le	le: ,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	Zero Coupon, 1.85% No		1.00%-1.35% No	2.26% No
15	Fully discretionary, partially discretionary or	140	140	140	140
20		Mandatory	Mandatory	Mandatory	Mandatory
21	·	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23		Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	, 66 ()	N/A		N/A	N/A
25	, , , , ,	N/A	-	N/A	N/A
26 27	· · · · · · · · · · · · · · · · · · ·	N/A N/A		N/A N/A	N/A N/A
	in convertible, manuatory or optional conversion	I W/ C\	N/ / \	IN/C	W / T
28	If convertible, specify instrument type convertible into				
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30		No No		No No	No
31	If write-down, write-down trigger (s)	····	ı··•	· · •	ı··•
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
24	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Trype or subordination	Lvembrion nom ennoralisation	Lyembrion nom enonaligation	Lycurbinou nom sanoramation	Pyembrion nom 2000ialignou
	Position in subordination hierarchy in liquidation (specify				
35	1	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	'	No		No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DMK7	Final Terms - CUSIP: 06368E3G5	Final Terms - CUSIP: 06368DML5	<u>Final Terms - CUSIP: 226142592</u>

Main Fea	tures Of Regulatory Capital Instruments				
(\$ million	s except as noted)		L	I .	.
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BWO	BNIO	BNO
2	1	06368E4T6	06368DMX9	06368DNC4	06368DNF7
			Province of Ontario and the laws		
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13				
Ja	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	2.3		10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Nov-2020	·	· · · · · · · · · · · · · · · · · · ·	·
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23-May-2024			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount	At par on 23-May-2021	At par on 1-December-2021	At par on 14-December-2021	14-Dec-21
		At par on each May and	At par on each December and	At par on each December and	On each December and June 14,
1			<u> </u>		· 1
		November 23, commencing May	June 1, commencing December	June 14, commencing December	commencing December 14, 2021
16	Subsequent call dates if applicable	November 23, commencing May 23, 2021 up to and excluding the	June 1, commencing December 1, 2021 up to and excluding the	June 14, commencing December 14, 2021 up to and excluding the	commencing December 14, 2021 up to and excluding the maturity
16	Subsequent call dates, if applicable Coupons/dividends	November 23, commencing May	June 1, commencing December	June 14, commencing December	commencing December 14, 2021
16	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	November 23, commencing May 23, 2021 up to and excluding the	June 1, commencing December 1, 2021 up to and excluding the	June 14, commencing December 14, 2021 up to and excluding the	commencing December 14, 2021 up to and excluding the maturity
	Coupons/dividends	November 23, commencing May 23, 2021 up to and excluding the maturity date	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed	June 14, commencing December 14, 2021 up to and excluding the maturity date	commencing December 14, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed	commencing December 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50%	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible
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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative
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)	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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, mandatory or optional conversion If convertible, specify instrument type convertible into	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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)	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed O.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% No Mandatory No Cumulative Non-convertible 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) Non-compliant transitioned features If yes, specify non-compliant features	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed O.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed O.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed O.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination 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	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed O.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed O.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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)	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed O.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	November 23, commencing May 23, 2021 up to and excluding the maturity date Fixed 0.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities No N/A	June 1, commencing December 1, 2021 up to and excluding the maturity date Fixed 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	June 14, commencing December 14, 2021 up to and excluding the maturity date Fixed 1.15%-1.35% 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	commencing December 14, 2021 up to and excluding the maturity date Fixed Zero Coupon, 1.83% 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

	atures Of Regulatory Capital Instruments			
(\$ million	ns except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DNH3	06368DNK6	06368DNL4
		Province of Ontario and the laws	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	of Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
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
0	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
8 9	millions, as of most recent reporting date) Par value of instrument	1.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Dec-2020	18-Dec-2020	21-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Dec-2030		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	15-Dec-21	18-Dec-21	At par on 21-December-2021
		On each December and June 15,	On each March, June, September	At par on each December and
		commencing December 15, 2021	and June 18, commencing	June 21, commencing December
1.0	Cube a supert call datas if a calicable	up to and excluding the maturity	•	21, 2021 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	date	excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.70%	Zero Coupon, 1.96%	1.50%-2.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or			.
20 21	mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory 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			
	· ·			ĺ
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	If write-down, permanent or temporary			
33	If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
33 34	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
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
33 34 34a 35	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features			
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
33 34 34a 35 36	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities

	atures 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		вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DNJ9	06368DNQ3	06368EBV3
			Province of Ontario and the laws of	
3		Canada applicable therein	Canada applicable therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
Sa ——		Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5		N/A	N/A	N/A
6		N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	, , ,	N/A	N/A	N/A
9	Par value of instrument	4.5		USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Dec-2020		
12		Dated 20 Dec 2020	Dated 20 Per 2020	Dated
13	Original maturity date	29-Dec-2030		
L4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 29-December-2021	At par on 30-December-2021	At par on 31-December-2021
		At par on each December and June 29, commencing December 29, 2021 up to and excluding the	At par on each December and June 30, commencing December 30, 2021 up to and excluding the	At par on each June 30 and December 31, commencing December 31, 2021 up to and
16	Subsequent call dates, if applicable	June 29, commencing December	June 30, commencing December	December 31, commencing
	Subsequent call dates, if applicable Coupons/dividends	June 29, commencing December 29, 2021 up to and excluding the maturity date	June 30, commencing December 30, 2021 up to and excluding the maturity date	December 31, commencing December 31, 2021 up to and excluding the maturity date
L7	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed
L7 L8	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50%	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00%	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.
.7 .8	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed
L7 L8 L9	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2.
17 18 19	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory
17 18 19 20 21	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No
17 18 19 20 21	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative
17 18 19 20 21 22	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative
17 18 19 20 21 22 23 24	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A
.7 .8 .9 .9 .21 .22 .23 .24 .25 .26	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A
.7 .8 .9 .9 .21 .22 .23 .24 .25 .26	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. 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 30 31 32	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
.7 .8 .9 .0 .1 .2 .3 .2 .4 .2 .5 .6 .7 .8 .9 .0 .1 .2 .3 .3 .3 .4 .5 .6 .6 .7 .7 .7 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
.7 .8 .9 .9 .2 .3 .4 .2 .5 .6 .2 .7 .8 .8 .9 .8 .9 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8 .8	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. 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	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible 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 4a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. 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 44 4a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. 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 44 4a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 44 4a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. 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 44 4a	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.25%-2.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	June 30, commencing December 30, 2021 up to and excluding the maturity date Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	December 31, commencing December 31, 2021 up to and excluding the maturity date Fixed 2. No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/

l ain Fe a	ns except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	ВМО	ВМО	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368EC59	227976314	227766433
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	Odriada applicable triereiri	Оапада аррпсавіс і істепт	Canada applicable increin
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	N1/0
4	Transitional Basel III rules	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 Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in	Other I LAC Instrument	Other I LAC 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		USD 250
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Jan-2021	6-Jan-2021	13-Jan-20
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Dec-2023		
		Yes		
14	Issuer call subject to prior supervisory approval	res	Yes	Yes
4-	Optional call date, contingent call dates and	At non-cir 00 Dec. 1 0001	At non-siz 00 Jane 2000	
15	redemption amount	At par on 29-December-2021	At par on 06-January-2023	13-Jan-2
		At par on each March 29, June 29,		
		At par on each March 29, June 29, September 29 and December 29,		
		•	At par on each January 06,	Each January 13, commencing
		September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity	commencing January 06, 2023 up	January 13, 2026 up to and
16	Subsequent call dates, if applicable	September 29 and December 29, commencing December 29, 2021	commencing January 06, 2023 up	· · · · · · · · · · · · · · · · · · ·
	Coupons/dividends	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date	commencing January 06, 2023 up to and excluding the maturity date	January 13, 2026 up to and excluding the maturity date.
17	Coupons/dividends Fixed or floating dividend/coupon	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed	commencing January 06, 2023 up to and excluding the maturity date Fixed	January 13, 2026 up to and excluding the maturity date. Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45%	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12%	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed	commencing January 06, 2023 up to and excluding the maturity date Fixed	January 13, 2026 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12%	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 If write-down, permanent or temporary	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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-	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% 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	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% 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	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% 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	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% 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	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible 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 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A NO Exemption from subordination Pari pasu to Deposit Liabilities No	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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	September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% 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 M/A MTN Prospectus	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 0.30%-0.45% 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 M/A MTN Prospectus	commencing January 06, 2023 up to and excluding the maturity date Fixed 2.12% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	January 13, 2026 up to and excluding the maturity date. Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/

	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
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DNZ3	06368EBW1	06368ECG5
		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
	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 Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 5	USD 20
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Jan-2021		28-Jan-20
12	Perpetual or dated	Dated		Dated
13	Original maturity date	20-Jan-2028		28-Jan-20
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
4-	Optional call date, contingent call dates and	At non on 00 1 0000	At non on OF January 2000	At non are 00 January 2000
15	redemption amount	At par on 20-January-2022	At par on 25-January-2022	At par on 28-January-2022
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!		At par on each December and	At par on each January 25 and July	At par on each January 28 and J
ļ		June 29, commencing December		
		•	25, commencing January 25, 2022	28, commencing January 28, 20
16	Subsequent call dates, if applicable	June 29, commencing December	25, commencing January 25, 2022 up to and excluding the maturity	28, commencing January 28, 20
	Coupons/dividends	June 29, commencing December 29, 2021 up to and excluding the maturity date	25, commencing January 25, 2022 up to and excluding the maturity date	28, commencing January 28, 20 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed	25, commencing January 25, 2022 up to and excluding the maturity date Fixed	28, commencing January 28, 20, up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75%	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13%	28, commencing January 28, 20 up to and excluding the maturity date Fixed 1.00%-1.50%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed	25, commencing January 25, 2022 up to and excluding the maturity date Fixed	28, commencing January 28, 20, 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No	28, commencing January 28, 20, up to and excluding the maturity date Fixed 1.00%-1.50% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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, mandatory or optional conversion If convertible, specify instrument type convertible into	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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) If write-down, full or partial If write-down, permanent or temporary	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	28, commencing January 28, 20, up to and excluding the maturity date Fixed 1.00%-1.50% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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-	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	28, commencing January 28, 20, up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	28, commencing January 28, 20, up to and excluding the maturity date Fixed 1.00%-1.50% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	28, commencing January 28, 20 up to and excluding the maturity date Fixed 1.00%-1.50% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	28, commencing January 28, 20 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% 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	28, commencing January 28, 20 up to and excluding the maturity date Fixed 1.00%-1.50% 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% 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	28, commencing January 28, 20 up to and excluding the maturity date Fixed 1.00%-1.50% 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 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% 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	28, commencing January 28, 20, up to and excluding the maturity date Fixed 1.00%-1.50% 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 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% 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	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination 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	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% 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 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	June 29, commencing December 29, 2021 up to and excluding the maturity date Fixed 1.30%-1.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pri pasu to Deposit Liabilities No	25, commencing January 25, 2022 up to and excluding the maturity date Fixed 2.13% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/	28, commencing January 28, 202 up to and excluding the maturity date Fixed 1.00%-1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/