$\dashv$	ions except as noted)	,	Included in both regulatory		Included in both regulatory
		capital and TLAC Common Shares	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
			Series 25	Series 26	Series 27
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671101	063679203	063679302	063679401
	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is				
	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment	N/A	N/A	N/A	N/A
4	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
6	Eligible at solo/group/group&solo	Group and Solo Common Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares	Group and Solo Preferred Shares
	Instrument type (types to be specified by each jurisdiction)				
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	13,608	236	54	500
	Par value of instrument Accounting classification	N/A Shareholders' Equity	236 Shareholders' Equity	54 Shareholders' Equity	500 Shareholders' Equity
	Original date of issuance Perpetual or dated	Various Perpetual	11-Mar-2011 Perpetual	25-Aug-2016 Perpetual	23-Apr-2014 Perpetual
13	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity
	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	25-Aug-2021 Redemable at Par. No contingent call	25-Aug-2021 Redemable at Par. No contingent call	25-May 2019 Redemable a Par. No contingent call
			dates.	dates.	dates.
					<u> </u>
	Subsequent call dates, if applicable Coupons / dividends		Every 5 years	Every 5 years	Every 5 years
	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	Existence of step up or other incentive to redeem	Fully discretionary	Fully discretionary	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	N/A N/A	Non-Convertible N/A	Non-Convertible N/A	Convertible  NVCC Triggers: (a) the Superintendent of Financia
					that the Superintendent of Financi Institutions is of the opinion that It Bank has ceased, or is about to ce to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (to) 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 Superintenden Financial institutions to be non-viable.
25	If convertible, fully or partially	N/A	N/A	N/A	Will fully convert into common shares upon NV( trigger event
26	If convertible, conversion rate	N/A	N/A	N/A	Upon the occurrence of a NVCC trigger event, each outstanding Series 27 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Shar Value) by Conversion Price Please refer to the Prospectus Supplement for further details.  Mandatory
27	If convertible, mandatory or optional conversion	N/A		N/A	Common Shares
28	If convertible, specify instrument type convertible into	N/A	N/A N/A	N/A	Bank of Montreal
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A No	N/A No	N/A No N/A	No
28 29 30 31 32	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	N/A N/A No N/A N/A	N/A No N/A N/A	No N/A N/A	No N/A N/A
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A No N/A	N/A No N/A	No N/A	No 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  Type of subordination	N/A N/A NO NO N/A N/A N/A N/A	N/A No N/A N/A N/A N/A	No N/A N/A N/A N/A	No N/A 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	N/A N/A No No N/A N/A N/A	N/A No N/A N/A N/A	No N/A N/A N/A	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	N/A N/A NO NO N/A N/A N/A N/A	N/A No N/A N/A N/A N/A	No N/A N/A N/A N/A	No N/A N/A N/A N/A
28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down deature  If write-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	N/A N/A N/O N/O N/A	N/A No N/A N/A N/A N/A N/A N/A N/A  Subordinated Debt  Yes Not NVCC compliant Short Form Base Shelf	No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Short Form Base Shelf	No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf
28 29 30 31 32 33 34 34a 35 36 37	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down deature  If write-down, write-down trigger(s)  If write-down, pull or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	N/A N/A N/O N/O N/A	N/A No N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant Short Form Base Shelf Prospectus - Jan 11 10	No N/A N/A N/A N/A N/A Subordinated Debt Yes Not NVCC compliant	No N/A N/A N/A N/A N/A N/A N/A  Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14

<sup>(2)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulato
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Preferred Shares Class B -			
		Series 29	Series 31	Series 33	Series 38
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063679609	063679807	06367X200	06367X705
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 law
22	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is				
Ja	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
	Post-transitional Basel III rules	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	400	300	200	600
	date) Par value of instrument	400	300	200	600
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	06-Jun-2014	30-Jul-2014	05-Jun-2015	21-Oct-2016
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	25-Aug-2019 Redemable at Par. No contingent call	25-Nov-2019 Redemable at Par. No contingent call	25-Aug-2020 Redemable at Par. No contingent call	Redemable on or after 25 Feb-2022 at Par. No
		dates.	dates.	dates.	contingent call dates.
4.0	Character Material Control	5 5	5 5	5 5	5 5
16	Subsequent call dates, if applicable  Coupons / dividends	Every 5 years	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index	3.90%	3.80%	3.80%	4.85%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No	No	No	No
	Noncumulative or cumulative  Convertible or non-convertible <sup>(1)</sup>	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financi
		Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces that	Institutions publicly announces that the Bank has been advised, in writing,	Institutions publicly announces th
		that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Financial Institutions is of the opinion that the	that the Superintendent of Finan Institutions is of the opinion that
		Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to ce to be viable and that, after the
		conversion of all contingent			
		instruments and taking into account	instruments and taking into account	instruments and taking into account	instruments and taking into accor
			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 accor any other factors or circumstance that are considered relevant or
		instruments and taking into account any other factors or circumstances	any other factors or circumstances	any other factors or circumstances	any other factors or circumstance
		instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely	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	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely
		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	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	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	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will restored or maintained; 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 restored or maintained; or (b) a federal or provincial government in Canada publicly	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	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	any other factors or circumstanc that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in Canada publicly
		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 [16] a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a	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	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	any other factors or circumstanc that are considered relevant or appropriate, it is reasonably likel 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 agreed to accept a
		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	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	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	any other factors or circumstanc that are considered relevant or 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 agreed or accept a capital injection, or equivalent support, from the federal government or any provincial government or applical subdivisi
		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 political subdivision or agent or agency thereof without which the Bank knowled have been	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or without the Bank knowled have been which the Bank would have been	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or without the Bank knowled have been	any other factors or circumstanc that are considered relevant or appropriate, it is reasonably like that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in Canada publicy) 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 with which the Bank would have been
		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 [16] 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 only provincial government or only provincial government or only provincial government or only those the state of the second seco	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without	any other factors or circumstanc that are considered relevant or appropriate, it is reasonably like that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in Canada publicy) 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 with which the Bank would have been
		instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or without the Bank would have been determined by the Superintendent of Financial Institutions to be non-financial institutions to be non-finan	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or follitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-	any other factors or circumstanc that are considered relevant or appropriate, it is reasonably like that the vability of the Bank will restored or maintained; or (b) a federal or provincial government in candal publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivisi or agent or agenty thereof with which the Bank would have beer determined by the Superintende Financial Institutions to be non-
		instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or without the Bank would have been determined by the Superintendent of Financial Institutions to be non-financial institutions to be non-finan	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or follitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-	any other factors or circumstance that are considered relevant or appropriate, it is reasonably like that the vability of the Bank will restored or maintained; or (b) a federal or provincial government in candal publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivisio or agent or agenty thereof without which the Bank would have been determined by the Superintende Financial institutions to be non-
25	If convertible, fully or partially	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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or high the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or my provincial government or financial institutions to be nonviable.  Will fully convert into	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvement or without the Bank would have been determined by the Superintende Financial Institutions to be nonviable.  Will fully convert into
25	If convertible, fully or partially	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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or follictal subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvement or without the Bank would have been determined by the Superintende Financial Institutions to be nonviable.  Will fully convert into
25	If convertible, fully or partially	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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC common shares upon NVCC	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or financial movernment or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or applical subdivision or agent or agenty thereof without high the Bank would have been determined by the Superintende Financial Institutions to be nonviable.  Will fully convert into common shares upon NV
	If convertible, fully or partially	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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely 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 aggreat to accept a capital injection, or equivalent support, from the federal government or any provincial government or applical subdivision or agent or agent or agent or agent or agent or because of the control of the c
		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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each	any other factors or circumstane that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in Canada publicity announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial.  Will fully convert into be non-viable.  Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each
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		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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 29	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or applical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding Series 31	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or applitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding Series 33	any other factors or circumstane that are considered relevant or appropriate, it is reasonably likel 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 agept a capital injection, or equivalent support, from the federal government or any provincial government or belitical subdivision agent or agent or agent or agent phase of the support
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		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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 29 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multipler x Share Value) by Conversion Price. Please refer to the	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding Series 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	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likel 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 agreed to accept a capital injection, or equivalent support, from the federal government or applical subdivision agent or better that the bank would have been determined by the Superintend Financial Institutions to be non-viable.  Will fully convert into common shares upon Nutrigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Vidile) (Multiplier x Sh
26	If convertible, conversion rate	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valability 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 non-viable.  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 equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or bolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or bollitical subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in Canada publicity announces that the Bank has accepted or agept a capital injection, or equivalent support, from the federal government or any provincial government or building sovernment or subdivision agent or agent or agent or agent or agent provincial for a government or subdivision or agent or agent or agent or agent or building the subdivision of the subd
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26 27 28 29 30 31	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	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 political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, 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 Curversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the vibality of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty described in the support of the support o	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likel that the vibality of the Bank will 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 aphicial subdivision agent or agent with which the Bank would have beer determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon Nutrigger event, each outstanding Series 38  Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pric Please refer to the Prospectus Supplement further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A
26 27 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, pull or partial If write-down, permanent or temporary	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  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 equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or bolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely 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 aggreat or accept a capital injection, or equivalent support, from the federal government or any provincial government or subdivision or agent or agenty thereof with which the Bank would have been determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event, each outstanding Series 38 Preferred Share would be converted to a number o common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pric Please refer to the Prospectus Supplement f further details.  Mandatory Common Shares Bank of Montreal No N/A N/A
27 28 29 30 31 32 33 34	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valibility of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, 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.  Mandatory Common Shares Bank of Montreal NO N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 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.  No N/A  N/A  N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty designed without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 33  Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  No N/A N/A	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in Canada publicity announces that the Bank has accepted or agreed a capital injection, or equivalent support, from the federal government or any provincial government or application and provincial for agent or agent
27 28 29 30 31 32 33 34 4a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valability 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 nijection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 2.9 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 31  Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty deserved the control of t	any other factors or circumstance that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in canada publicity announces that the Bank has accepted or agreed a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision agent or agent or agent or agent y thereof with which the Bank would have beer determined by the Superintend Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding Series 38 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Values) by Conversion Pringless erfer to the Prospectus Supplement of further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A
27 28 29 30 31 32 33 34 4a	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  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 equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or bolitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A	any other factors or circumstant that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in canada publicity announces that the Bank has accepted or agreet a capital injection, or equivalent support, from the federal government or any provincial government or both the Bank would have been determined by the Superintend Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event, each outstanding Series 38 Preferred Share word or common shares equal to quotient of the converted to a number of common shares equal to quotient of the prospectus Supplement if further details.  Mandatory  Common Shares  Bank of Montreal  NO  N/A  N/A
26 27 28 29 30 31 32 33 34 4a 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down freature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valibility 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 nijection, or equivalent support, from the federal government or any provincial government or provincial government or any provincial government or governm	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 publidy 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 agenty deserved the control of th	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty deserved the current of the deserved for a contract of the support, from the result of the support o	any other factors or circumstant that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in candal publicity announces that the Bank has accepted or agreet a capital injection, or equivalent support, from the federal government or any provincial government or approvincial institutions to be non-viable.  Will fully convert into common shares upon NV trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 38  Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multipulier x Sha Value) by Cormmon shares equal to quotient obtained by dividing (Multipulier x Sha Value) by Cormmon Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A
27 28 29 30 31 32 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, 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)	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valibility of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, 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.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A	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 publidy 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 agenty desired the support, from the rederal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Pleaser efer to the Prospectus Supplement for further details.  No N/A N/A N/A N/A Subordinated Debt No N/A N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty deserved the determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  No N/A N/A N/A Subordinated Debt No N/A N/A	any other factors or circumstant that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in candal publicity announces that the Bank has accepted or agreet a capital injection, or equivalent support, from the federal government or political subdivis or agent or agent or agent all government or any provincial government or approvincial government or approvincial government or approvincial government or approvincial institutions to be non-viable.  Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding Series 38  Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conmon shares Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A
227 228 229 30 31 32 33 33 44 44 33 35	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down freature If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valibility 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 nijection, or equivalent support, from the federal government or any provincial government or provincial government or any provincial government or governm	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 publidy 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 agenty deserved the control of th	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty deserved the current of the deserved for a contract of the support, from the result of the support o	any other factors or circumstant that are considered relevant or appropriate, it is reasonably like that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in canada publicity announces that the Bank has accepted or agreet a capital injection, or equivalent support, from the federal government or any provincial institutions to be non-viable.  Will fully convert into common shares upon NV trigger event  Upon the occurrence of NVCC trigger event, each outstanding Series 38  Preferred Share would b converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Converted to a number of common shares expected and the prospectus supplement further details.  No  No N/A N/A N/A N/A N/A Subordinated Debt No
227 228 229 330 331 332 333 344 335	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the valability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  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 equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Subordinated Debt No N/A Short Form Base Shelf	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event. each outstanding Series 31 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. No N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 33 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares Bank of Montreal  No N/A N/A N/A N/A N/A N/A Subordinated Debt  No N/A Short Form Base Shelf	any other factors or circumstant that are considered relevant or appropriate, it is reasonably likel that the viability of the Bank will restored or maintained; or (b) a federal or provincial government in candal publicity announces that the Bank has accepted or agreet a capital injection, or equivalent support, from the federal government or any provincial government or building sovernment or subdivision agent or age

<sup>&</sup>lt;sup>14)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulator
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		Preferred Shares Class B - Series 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
1	issuei	balik of Montreal	bank of Montreal	Bank of Montreal	bank of Worldean
	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	N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment	IVA	IVA	IV/A	IVA
	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1
6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo	Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	500	400	400	350
	Par value of instrument Accounting classification	500 Shareholders' Equity	400 Shareholders' Equity	400 Shareholders' Equity	350 Shareholders' Equity
	·	. ,	. ,		
	Original date of issuance	09-Mar-2017	29-Jun-2017	17-Sep-2018	17-Apr-2019
	Perpetual or dated Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
		W	W	V	V
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25-	Yes Redemable on or after 25-	Yes Redemable on or after 25-	Yes Redemable on or after 25
		May-2022 at Par. No contingent call dates.	August-2022 at Par. No contingent call dates.	November-2023 at Par. No contingent call dates.	May-2024 at Par. No contingent call dates.
	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	Coupon rate and any related index Existence of a dividend stopper	4.50% No	4.40% No	4.85% No	5.10% 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	Non-cumulative	Non-cumulative	No Non-cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	Convertible  NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible  NVCC Triggers:
	300,00	(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 Financia Institutions publicly announces 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	, the Bank has been advised, in wri that the Superintendent of Finand Institutions is of the opinion that
		Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease, to be viable and that, after the	Bank has ceased, or is about to cease to be viable and that, after the	Bank has ceased, or is about to ce to be viable and that, after the
		conversion of all contingent instruments and taking into account	conversion of all contingent instruments and taking into account	conversion of all contingent instruments and taking into account	conversion of all contingent instruments and taking into accor
		any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstances that are considered relevant or	any other factors or circumstance that are considered relevant or
		any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will
		any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely	that are considered relevant or appropriate, it is reasonably likely	that are considered relevant or appropriate, it is reasonably likely
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26	If convertible, conversion rate  If convertible, mandatory or optional conversion	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	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 applical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	that are considered relevant or appropriate, it is reasonably likely that the vlability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory	that are considered relevant or appropriate, its reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvincial government or political subdivision or agent or agency thereof with which the Bank would have been determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event, each outstanding Series 46 Preferred Share would be converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Sha Vidue) by Conversion Pric Please refer to the Prospectus Supplement further details.  Mandatory
26 27 28 29	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or folitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be nonviable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or approvincial government or oblitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal	that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained, or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or approvincial government or high provincial government or approvincial government or approvinci	that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will restored or maintained, or likely a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or approximate support, from the federal government or any provincial government or any provincial government or approximate to approximate the provincial government or approximate to approximate the provincial government or approximate to a post the provincial government or approximate the government or approxim
26 27 28 29 30 31	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	that are considered relevant or appropriate, it is reasonably likely that the vlability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	that are considered relevant or appropriate, it is reasonably likely appropriate and 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 appropriate support, from the federal government or political subdivision agent or agency thereof within which the Bank would have been determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Price Please refer to the Prospectus Supplement 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	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or highlighted the support of t	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No	that are considered relevant or appropriate, it is reasonably likely that the vability of the Bank will be restored or maintained, or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory.  Common Shares Bank of Montreal  No	that are considered relevant or appropriate, it is reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or a provincial government or political subdivisio or agent or agency thereof without the Bank would have been determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event, each outstanding Series 46 Preferred Share would be converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Pric Please refer to the Prospectus Supplement further details.  Mandatory Common Shares Bank of Montreal
27 28 29 30 31 32 33 34	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or bollitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event. each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Nandatory Common Shares Bank of Montreal No N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or any provincial government or or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 42  Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A	that are considered relevant or appropriate, its 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 approvincial government or any provincial government or approvincial government or approvincial government or approvincial government or political subdivision or agent or agent or agent or the provincial government or his provincial government or agent or the provincial government or the provincial government or agent or agent or approvincial government or the provincial government or agent or agent or approvincial government or political subdivision or agent or agent or approvincial government or approvincial gover	that are considered relevant or appropriate, it is reasonably likel 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvince or agent or agent or agent or agent or agent or agent or approvince or agent or agent or agent or agent or approvince or agent or agent or approvince or agent or agent or agent or approvince or agent or agent or agent or agent or approvince or agent or agent or any provincial power determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event  Upon the occurrence of a NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Prior Please refer to the Prospectus Supplement further details.  Mandatory  Common Shares  Bank of Montreal  NO  N/A
27 28 29 30 31 32 33 34 34a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or solitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event. each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 42  Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A	that are considered relevant or appropriate, its 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 nijection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or approvincial government or high provincial government or british government or high provincial government or british government or high provincial government or british government or high provincial government or support or approvincial government or support from the common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	that are considered relevant or appropriate, it is reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvinced released to a government or any provincial government or approvinced by the superintender frament in the provincial support of the suppo
27 28 29 30 31 32 33 34 4a	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A Subordinated Debt	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt	that are considered relevant or appropriate, it is reasonably likely that the vlability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  NO  N/A  N/A  N/A  Subordinated Debt	that are considered relevant or appropriate, it is reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvincial government or political subdivisior agent or agency thereof with which the Bank would have beer determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon NV trigger event, each outstanding Series 46 Preferred Share would be converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Share would be converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Share) value) by Conversion Price Please refer to the Prospectus Supplement further details.  Mandatory  Common Shares  Bank of Montreal  NO  N/A  N/A  N/A  Subordinated Debt
27 28 29 30 31 32 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, 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	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or solitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event. each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or political subdivision or agent or agenty thereof without which the Bank would have been determined by the Superintendent of financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 42  Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A	that are considered relevant or appropriate, its 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 nijection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or approvincial government or high provincial government or british government or high provincial government or british government or high provincial government or british government or high provincial government or support or approvincial government or support from the common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A	that are considered relevant or appropriate, it is reasonably likely 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvinced released to a government or any provincial government or approvinced by the superintender frament in the provincial support of the suppo
27 28 29 30 31 32 33 34 4a 35	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	that are considered relevant or appropriate, it is reasonably likely that the vability 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 nijection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	that are considered relevant or appropriate, it is reasonably likel 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or solitical subdivision agent or agency thereof with which the Bank would have beet determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon Nutrigger event, each outstanding Series 46 Preferred Share would be converted to a number or common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Prin Please refer to the Please Refer to
26 27 28 29 30 31 32 33 34 4a 35	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down freature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event. each outstanding Series 40 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory.  Common Shares  Bank of Montreal  NO  N/A  N/A  N/A  N/A  N/A  N/A  N/A	any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or approvincial government or approvincial government or approvincial government or approvincial government or or gother as the support, from the federal government or approvincial government or support, from the federal government or approvincial institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event. each outstanding Series 42 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Pleaser efer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt  No N/A	that are considered relevant or appropriate, its reasonably likely that the viability of the Bank will be restored or maintained, or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or approvincial government or may provincial government or historia or agent of agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non-viable.  Will fully convert into common shares upon NVCC trigger event, each outstanding Series 44 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A	that are considered relevant or 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 agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or apency thereof with which the Bank would have beet determined by the Superintende Financial Institutions to be non-viable.  Will fully convert into common shares upon Nutrigger event  Upon the occurrence of a NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to quotient obtained by dividing (Multiplier x Sha Value) by Conversion Prin Please refer to the Prospectus Supplement of further details.  Mandatory Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A

<sup>&</sup>lt;sup>14)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

m	lions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC	capital and TLAC	capital and TLAC	capital and TLAC
		4.800% Additional Tier 1 Capital Notes	4.300% Additional Tier 1 Capital Notes	Subordinated Debentures - Series 20	Series I Medium-Term Note - Second Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	06368B5P9	06368DJQ8	063671BD2	06369ZCD4
3	Governing law(s) of the instrument	State of New York, the Province of Ontario and the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
32	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is	laws of Canada N/A	N/A	N/A	N/A
	achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment				
5	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1 Additional Tier 1	Tier 2 Ineligible	Tier 2 Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Additional Tier 1 Capital	Group and Solo Additional Tier 1 Capital	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	Notes 658	1,250	141	840
ç	date) Par value of instrument	USD 500	1,250	150	850
.C	Accounting classification	Shareholders' Equity	Shareholders' Equity	Liability - amortized cost	Liability - amortized cost
	Original date of issuance	30-Jul-2019	09-Sep-2020	15-Dec-1995	31-May-2017
	Perpetual or dated Original maturity date	Perpetual No Maturity	Dated 26-Nov-2080	Dated \$25MM of total par amount	Dated 01-Jun-2027
				matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and	
1/	Issuer call subject to prior supervisory approval	Yes	Yes	2040 Yes	Yes
	Optional call date, contingent call dates and redemption amount	Redeemable on or after 25- Aug-2024 at Par. No	Redeemable on or after 26- Oct-2025 at Par. No	Redemable on or after 15- Dec-2000 in the market, by	01-Jun-2022 Redeemable a Par. No contingent call
		contingent call dates.	contingent call dates.	tender or by private	dates.
				contract at any price. No contingent call dates.	
.6	Subsequent call dates, if applicable	Every 6 months	Every 5 years	N/A	N/A
17	Coupons / dividends Fixed or floating dividend/coupon	Fixed until August 25, 2024		Fixed	Fixed until Jun 1, 2022
-	Coupon rate and any related index	4.80%	2025 4.30%	8.25%	2.57%
	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Yes Fully discretionary	Yes Mandatory	N/A Mandatory	N/A Mandatory
	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No Non-cumulative	No Cumulative	No Cumulative	No Cumulative
	Convertible or non-convertible <sup>(1)</sup> If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Non-Convertible N/A	Convertible NVCC Triggers:
		(a) the Superintendent publicly announces that the Bank has been advised, in writing, that the	(a) the Superintendent publicly announces that the Bank has been advised, in writing, that the		(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	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the		Superintendent is of the opinion the the Bank has ceased, or is about to cease, to be viable and that, after t
		conversion of the Notes and all other			conversion of the Notes and all oth contingent instruments issued by t
		Bank and taking into account any other factors or circumstances that are considered relevant or	Bank and taking into account any other factors or circumstances that are considered relevant or		Bank and taking into account any other factors or circumstances that are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be		appropriate, it is reasonably likely that the viability of the Bank will be
		restored or maintained; or (b) a federal or provincial	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	announces that the Bank has		government in Canada publicly announces that the Bank has
		accepted or agreed to accept a			accepted or agreed to accept a
		accepted or agreed to accept a capital injection, or equivalent support, from the federal	accepted or agreed to accept a capital injection, or equivalent support, from the federal		accepted or agreed to accept a capital injection, or equivalent support, from the federal
		capital injection, or equivalent support, from the federal government or any provincial government or political subdivision	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision		capital injection, or equivalent support, from the federal government or any provincial government or political subdivision
		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	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial		capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been
		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	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		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
		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	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or oplitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to		capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof withoul which the Bank would have been determined by the Superintendent
25	If convertible, fully or partially	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	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or oplitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to	N/A	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof withoul which the Bank would have been determined by the Superintendent
25	If convertible, fully or partially	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.	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	N/A	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
25	If convertible, fully or partially	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	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	N/A	capital injection, or equivalent support, from the federal government or political subdivision or agent or agent or agent, which was been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVC common shares upon NVC common shares upon NVC common shares upon NVC
	If convertible, fully or partially  If convertible, conversion rate	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	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 by virtue of recourse to the Preferred	N/A	capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or applict a subdivision or agent or agent or agent or the Superintendent of the Superintendent to be non-viable.  Will fully convert into common shares upon NVC trigger event
		capital injection, or equivalent support, from the federal government or many provincial government 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	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 by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be		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 agent or agent or agent or agent or agent or agent or the Superintendent to be non-viable.  Will fully convert into common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be
		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	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or amy 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 by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the	N/A	capital injection, or equivalent support, from the federal government or any provincial government or political subdiving on agent or agency thereof withou which the Bank would have been determined by the Superintenden to be non-viable.  Will fully convert into common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event each outstanding note would be converted to a number of common shares equal to
		capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or the subdivision or agent or agent or agent or agent or the subdivision or agent of the subdivision of the	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 by virtue of recourse to the Preferred Shares Series 48  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	N/A	capital injection, or equivalent support, from the federal government or political subdivision or agent or agent or agent or agent or the support, from the Support of
		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	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 by virtue of recourse to the Preferred Shares Series 48 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	N/A	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag
		capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or the beautiful or agent or age	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 by virtue of recourse to the Preferred Shares Series 48  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.	N/A	capital injection, or equivalent support, from the federal government or political subdividual determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Value) by Conversion Price
26	If convertible, conversion rate  If convertible, mandatory or optional conversion	capital injection, or equivalent support, from the federal government or may provincial government 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	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 by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	N/A	capital injection, or equivalent support, from the federal government or any provincial government or gent or agent or agent or gent or
27	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or amy 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 by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal	N/A N/A N/A N/A	capital injection, or equivalent support, from the federal government or political subdivision or agent or agen
27 28 29 30	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s)	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	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 by virtue of recourse to the Preferred Shares Series 48  Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A	N/A N/A N/A N/A N/A N/A N/A N/A	capital injection, or equivalent support, from the federal government or applical subdivision or agent of a common shares upon NVC trigger event.  Upon the occurrence of an NVCC trigger event, each outstanding note would by converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory Common Shares Bank of Montreal No N/A
227	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	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 by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	capital injection, or equivalent support, from the federal government or political subdivine support, from the federal government or political subdivine or agent or
27 28 29 30 31 32 33	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or amy 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 by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A	N/A N/A N/A N/A N/A N/A N/A	capital injection, or equivalent support, from the federal government or political subdivision or agent of a common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event acts of a common shares upon NVC trigger event of a common shares agent of a 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
226 226 330 331 332 333 344	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-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	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	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 by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A	capital injection, or equivalent support, from the federal government or political subdivine support, from the federal government or political subdivine or agent or
226 227 228 30 31 32 33 33 34 44 35	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down freature  If write-down, myrite-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	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	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 by virtue of recourse to the Preferred Shares Series 48 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 Subordinated Debt No	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	capital injection, or equivalent support, from the federal government or political subdivision or agent or agen
226 227 228 333 333 334 44a	If convertible, conversion rate  If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, 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	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	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 by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	capital injection, or equivalent support, from the federal government or political subdivine support, from the federal government or political subdivine support, from the Bank would have been determined by the Superintenden to be non-viable.  Will fully convert into common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event event 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
227 228 333 333 333 335 335	If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down freature  If write-down, myrite-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	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	accepted or agreed to accept a capital injection, or equivalent support, from the federal government or amy 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 by virtue of recourse to the Preferred Shares Series 48 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 Subordinated Debt No N/A N/A Short Form Base Shelf. Prospectus - May 23, 18	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	capital injection, or equivalent support, from the federal government or political subdivision or agent of the support of the suppor
227 228 333 333 333 335 335	If convertible, conversion rate  If convertible, mandatory or 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-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	capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or ag	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 by virtue of recourse to the Preferred Shares Series 48 Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.  Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A N/A N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf	N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A	capital injection, or equivalent support, from the federal government or political subdivine support, from the federal government or political subdivine support, from the Bank would have been determined by the Superintendent to be non-viable.  Will fully convert into common shares upon NVC trigger event  Upon the occurrence of an NVCC trigger event event outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price Please refer to the Prospectus Supplement fo further details.  Mandatory  Common Shares  Bank of Montreal  No  N/A  N/A  N/A  N/A  N/A  N/A  N/A

<sup>(2)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	in Features Of Regulatory Capital Instruments	Included in both regulatory	Included in both are last	Included in both and late	Included in both and late	Included in both as a last
		capital and TLAC	Included in both regulatory capital and TLAC	capital and TLAC	capital and TLAC	Included in both regulatory capital and TLAC
		3.803% Subordinated Notes due 2032	4.338% Subordinated Notes due 2028	Series J Medium-Term Notes - First Tranche	Series J Medium-Term Notes - Second Tranche	Series K Medium-Term Notes - First Tranche
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) Governing law(s) of the instrument	US06368BGS16 State of New York, the	US06368BQ686 State of New York, the	06369ZCE2 Canadian Federal and	CA06369ZCF95 Canadian Federal and	CA06369ZCG78 Canadian Federal and
		Province of Ontario and the laws of Canada	Province of Ontario and the laws of Canada	applicable Provincial laws	applicable Provincial laws	applicable Provincial laws
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
Δ	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo	Tier 2 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	1,618	1,120	998	1,248	1,002
	date) Par value of instrument	USD 1,250	USD 850	1,000	1,250	1,000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	12-Dec-2017	05-Oct-2018	16-Sep-2019	17-Jun-2020	22-Jul-2021
	Perpetual or dated Original maturity date	Dated 15-Dec-2032	Dated 05-Oct-2028	Dated 17-Sep-2029	Dated 17-Jun-2030	Dated 22-Jul-2031
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes 15-Dec-2027 Redeemable at	Yes 05-Oct-2023 Redeemable at			Yes 22-Jul-2026 Redeemable a
		Par. No contingent call dates.	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	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed until Sept 17, 2024	Fixed until June 17, 2025	Fixed until July 22, 2026
	<u> </u>		4.338%	• •	2.077%	1.928%
19	Coupon rate and any related index Existence of a dividend stopper	3.803% N/A	N/A	2.88% N/A	N/A	N/A
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	Mandatory No	Mandatory No
	Noncumulative or cumulative  Convertible or non-convertible <sup>(1)</sup>	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
24	If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly	NVCC Triggers: (a) the Superintendent publicly
		announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that	announces that the Bank has been advised, in writing, that the Superintendent is of the oninion that	announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that	announces that the Bank has been advised, in writing, that the Superintendent is of the opinion that	announces that the Bank has been advised, in writing, that the Superintendent is of the opinion th
		the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to	the Bank has ceased, or is about to cease, to be viable and that, after the	the Bank has ceased, or is about to cease, to be viable and that, after
		conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any	conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any		conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any	conversion of the Notes and all oth contingent instruments issued by the Bank and taking into account any
		other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances that are considered relevant or	other factors or circumstances tha are considered relevant or
		appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will be	appropriate, it is reasonably likely that the viability of the Bank will b
		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	restored or maintained; or (b) a federal or provincial government in Canada publicly
		announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a	announces that the Bank has accepted or agreed to accept a
		capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal	capital injection, or equivalent support, from the federal
		government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof without	government or any provincial government or political subdivision or agent or agency thereof withou
		which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent	which the Bank would have been determined by the Superintendent
		to be non-viable.	to be non-viable.	to be non-viable.	to be non-viable.	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	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	common shares upon NVC trigger event
26	If convertible, conversion rate	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of an NVCC trigger event, each	Upon the occurrence of ar NVCC trigger event, each
		outstanding note would be	outstanding note would be converted to a number of	outstanding note would be	outstanding note would be converted to a number of	outstanding note would b converted to a number of
		converted to a number of common shares equal to	common shares equal to	converted to a number of common shares equal to	common shares equal to	common shares equal to
		the quotient obtained by dividing (Multiplier x Note	the quotient obtained by dividing (Multiplier x Note	the quotient obtained by dividing (Multiplier x Note	the quotient obtained by dividing (Multiplier x Note	the quotient obtained by dividing (Multiplier x Note
		Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Price. Please refer to the	Value) by Conversion Price Please refer to the
		Prospectus Supplement for further details.	Prospectus Supplement for further details.	Prospectus Supplement for further details.	Prospectus Supplement for further details.	Prospectus Supplement fo further details.
	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal	Common Shares Bank of Montreal
	Write-down feature  If write-down, write-down trigger(s)	No N/A	No N/A	No N/A	No N/A	No N/A
32	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
	If temporary write-down, description of write-up mechanism Type of subordination	N/A	N/A	N/A	N/A	N/A
	L **		Senior Debt	Senior Debt	Senior Debt	Senior Debt
4a	Position in subordination hierarchy in liquidation (coosify instrument time immediate)		Senior Debt	Senior Debt	Senior Debt	
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	N <sub>0</sub>	NI-	NI-e	No
35 36		No N/A	No N/A	No N/A	No N/A	N/A
34a 35	senior to instrument) Non-compliant transitioned features	No				
35 36	senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No N/A USD Prospectus - Apr 27 17	N/A  USD Prospectus - Apr 27 17	N/A Short Form Base Shelf Prospectus - May 23, 18	N/A Short Form Base Shelf Prospectus - May 23, 18	N/A Short Form Base Shelf Prospectus - June 22, 20
4a 35	senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N/A	N/A	N/A Short Form Base Shelf	N/A Short Form Base Shelf	N/A Short Form Base Shelf

<sup>(2)</sup> The term "convertible" in the above table is interpreted to mean convertible into common shares. Certain of BMO's outstanding non-common capital instruments are convertible into different series of the same capital instrument.

	tures Of Regulatory Capital Instruments			
\$ million	s except as noted)		Included in TLAC net	Included in TIAC net
		Included in TLAC not	Included in TLAC not included in regulatory	Included in TLAC not included in regulatory
		included in regulatory capital	,	capital
		included in regulatory capital	Сарітаі	сарісаі
		Bank of Montreal (Toronto		
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Branch)	Bank of Montreal	Bank of Montreal
2	private placement)	192371856	06367WHA4	06367WHA4
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
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
	Regulatory treatment		21/2	
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  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	USD60	USD417	USD103
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19-Dec-2018	29-Jan-2019	5-Feb-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Dec-2023	22-Jan-2021	22-Jan-2021
		N./A	21/2	21/2
14	Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends		14/7	T T T T T T T T T T T T T T T T T T T
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.8485%	3m\$L + 40bps	3m\$L + 40bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-down			
34	mechanism	Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24, 2018	USD Prospectus - Apr 27 <u>17</u>	USD Prospectus - Apr 27
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Dec 06, 2018	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Sept 23 1
		Dec 00, 2016		Pricing Suppl. Reopen
	I .	1	Pricing Suppl Series E	Series E USD MTN Feb (

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)			
		Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		capital	included in regulatory capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Ballk of World ear	Balik of Worldean	Dank of Worthean
2	private placement)	06367WHH9	CA06368B2H05	XS1965537035
		Nov. Vanl. Ontonia and		
3	Governing law(s) of the instrument	New York, Ontario and Canada	Ontario and Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of	Callaua	Ontario and Canada	Ontario 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	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	N/A USD1,750	N/A 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
		0 . 00 202 .		
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.300% No	2.850%	3mEuribor + 55bps No
19	Existence of a dividend stopper	INO	No	INO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>N/A</u>	NIP Prospectus – Sept 24, 2018
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sept 23 18	<u>N/A</u>	NIP Prospectus Supplement – Feb 28, 2019
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Jan 31 19	CAD Senior Term Sheet - Mar 06, 2019	Final Terms – Series 189 NIP
	Pricing Supplement (if applicable)			Final Terms -

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

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)			
		Included in TLAC not		
		included in regulatory	Included in TLAC not	Included in TLAC not
		capital	included in regulatory capital	included in regulatory capita
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Dank of Monte of	Dank of Monarca.	Dank of Mondrea
2	private placement)	06367WMQ3	AU3CB0264968	AU3FN0049011
		New York, Ontario and	New South Wales, Ontario	New South Wales, Ontario
3	Governing law(s) of the instrument	Canada	and Canada	and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
3	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,000	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 Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends			IN/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Eleating
18				Floating
19	Coupon rate and any related index Existence of a dividend stopper	2.500% No	2.100% No	3mBBSW + 100bps No
20	Fully disposit on an exact the disposit or an exact the disposit of the dispos	NA	Na a data w	N. da and a to an
20 21	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative  Convertible or non-convertible	Cumulative	Cumulative	Cumulative
23		Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
J <del>+</del>	meenanism	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
-			AUD Information Memorandum	•
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>- Jul 08 19</u>	<u>- Jul 08 19</u>
	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 TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	
		capital	capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA06368B5B08	US06367WQD82	XS2053390600
	private piacement)	CA00308B3B08	0300307 WQD82	A32033390000
			New York, Ontario and	
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Ontario and Canada
	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD1,750	USD500	GBP500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance Perpetual or dated	25-Jul-2019	10-Sep-2019 Dated	18-Sep-2019 Dated
12	Original maturity date	Dated 29-Jul-2024	10-Sep-2021	18-Dec-2024
- 13	Original maturity date	25-301-2024	10 3cp 2021	10-000-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
				Fixed
17	Fixed or floating dividend/coupon	Fixed	Floating	
18	Coupon rate and any related index	2.280%	3m\$L + 40bps	1.5000%
			•	
18	Coupon rate and any related index Existence of a dividend stopper	2.280%	3m\$L + 40bps	1.5000%
18 19	Coupon rate and any related index	2.280% No	3m\$L + 40bps No	1.5000% No
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.280% No Mandatory No Cumulative	3m\$L + 40bps No Mandatory No Cumulative	1.5000% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.280% No Mandatory No	3m\$L + 40bps No Mandatory	1.5000% No Mandatory
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s)	2.280% No Mandatory No Cumulative	3m\$L + 40bps No Mandatory No Cumulative	1.5000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.280% No Mandatory No Cumulative	3m\$L + 40bps No Mandatory No Cumulative	1.5000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	2.280% No Mandatory No Cumulative	3m\$L + 40bps No Mandatory No Cumulative	1.5000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.280% No Mandatory No Cumulative	3m\$L + 40bps No Mandatory No Cumulative	1.5000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	2.280% No Mandatory No Cumulative	3m\$L + 40bps No Mandatory No Cumulative	1.5000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.280%  No  Mandatory  No  Cumulative  Non-convertible	3m\$L + 40bps No Mandatory No Cumulative Non-convertible	1.5000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature	2.280% No Mandatory No Cumulative	3m\$L + 40bps No Mandatory No Cumulative	1.5000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.280%  No  Mandatory  No  Cumulative  Non-convertible	3m\$L + 40bps No Mandatory No Cumulative Non-convertible	1.5000%  No  Mandatory  No  Cumulative  Non-convertible
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18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	2.280%  No  Mandatory  No  Cumulative  Non-convertible	3m\$L + 40bps No Mandatory No Cumulative Non-convertible	1.5000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	2.280%  No  Mandatory  No  Cumulative  Non-convertible	3m\$L + 40bps No Mandatory No Cumulative Non-convertible	1.5000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	2.280%  No  Mandatory  No  Cumulative  Non-convertible	3m\$L + 40bps No Mandatory No Cumulative Non-convertible	1.5000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  NIP Prospectus – Sept 24,
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.280%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  N/A	3m\$L + 40bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A USD Prospectus - Apr 27 17 USD Prospectus	1.5000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination Pari passu to Deposit Liabilities  No  N/A  NIP Prospectus – Sept 24, 2018  NIP Prospectus Supplement –

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not	Included in TLAC not	
		included in TLAC not	included in TLAC not included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capital
		Сарітаі	Capital	included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of World Car	Bank of Workfear	Bank of Worth Car
2	private placement)	US06367WRC90	XS2063363662	XS2068976195
		New York, Ontario and		
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of	Canada	Ontario and Canada	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	- Contractan	- Contradication	- Contractan
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	N1/A	NI/A
<u>8</u> 9	as of most recent reporting date)  Par value of instrument	N/A USD500	N/A EUR300	N/A USD100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21-Oct-2019	11-Oct-2019	23-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Nov-2022	11-Oct-2021	23-Oct-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	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	Eivad	Floating	Eivad
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 2.0500%	Floating 3mEuribor + 70bps	Fixed 2.3000%
17 18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed 2.0500% No	Floating 3mEuribor + 70bps No	Fixed 2.3000% No
18	Coupon rate and any related index Existence of a dividend stopper	2.0500%	3mEuribor + 70bps	2.3000%
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	2.0500% No Mandatory	3mEuribor + 70bps No Mandatory	2.3000% No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	2.0500% No Mandatory No	3mEuribor + 70bps No Mandatory	2.3000% No Mandatory
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	2.0500% No Mandatory No Cumulative	3mEuribor + 70bps No Mandatory No Cumulative	2.3000% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	2.0500% No Mandatory No	3mEuribor + 70bps No Mandatory	2.3000% No Mandatory
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s)	2.0500% No Mandatory No Cumulative	3mEuribor + 70bps No Mandatory No Cumulative	2.3000% No Mandatory No Cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	2.0500% No Mandatory No Cumulative	3mEuribor + 70bps No Mandatory No Cumulative	2.3000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible If convertible, conversion trigger (s)	2.0500% No Mandatory No Cumulative	3mEuribor + 70bps No Mandatory No Cumulative	2.3000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	2.0500% No Mandatory No Cumulative	3mEuribor + 70bps No Mandatory No Cumulative	2.3000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.0500% No Mandatory No Cumulative	3mEuribor + 70bps No Mandatory No Cumulative	2.3000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	2.0500%  No  Mandatory  No  Cumulative  Non-convertible	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible	2.3000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature	2.0500% No Mandatory No Cumulative	3mEuribor + 70bps No Mandatory No Cumulative	2.3000% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.0500%  No  Mandatory  No  Cumulative  Non-convertible	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible	2.3000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	2.0500%  No  Mandatory  No  Cumulative  Non-convertible	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible	2.3000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	2.0500%  No  Mandatory  No  Cumulative  Non-convertible	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible	2.3000%  No  Mandatory  No  Cumulative  Non-convertible
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18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	2.0500%  No  Mandatory  No  Cumulative  Non-convertible	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible	2.3000%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	2.0500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	2.0500%  No  Mandatory  No Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit
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18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	2.0500%  No  Mandatory  No Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2.0500%  No  Mandatory  No Cumulative  Non-convertible   No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	2.0500%  No  Mandatory  No Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.0500%  No  Mandatory  No Cumulative  Non-convertible  Non-convertible  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  USD Prospectus - Apr 27	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24,	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  NIP Prospectus – Sept 24,
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.0500%  No  Mandatory  No  Cumulative  Non-convertible   No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  USD Prospectus - Apr 27  17	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A NIP Prospectus – Sept 24, 2018	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  NIP Prospectus – Sept 24, 2018
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	2.0500%  No  Mandatory  No Cumulative  Non-convertible  Non-convertible  Exemption from subordination  Pari passu to Deposit Liabilities  No N/A  USD Prospectus - Apr 27  17  USD Prospectus Supplement - Sept 23 18	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No  Exemption from subordination Pari passu to Deposit Liabilities No N/A  NIP Prospectus — Sept 24, 2018  NIP Prospectus Supplement — Jul 11, 2019	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  NIP Prospectus – Sept 24, 2018  NIP Prospectus Supplement – Jul 11, 2019
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	2.0500%  No  Mandatory  No Cumulative  Non-convertible  Non-convertible  Exemption from subordination  Pari passu to Deposit Liabilities  No N/A  USD Prospectus - Apr 27  17  USD Prospectus	3mEuribor + 70bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A  NIP Prospectus — Sept 24, 2018  NIP Prospectus Supplement —	2.3000%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  NIP Prospectus – Sept 24, 2018  NIP Prospectus Supplement –

	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
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	CA06368DCV43	06367WYH0	06367WB85
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	Ontario and Canada	Canada	Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1 / A	N1 / A
<u>4</u> 5	Transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	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
14	Issuer call subject to prior supervisory approval	at par on or after 03-Jan- 2025	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after 03-Jan-		
15	amount	2025	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.370%	SOFR Index + 68bps	1.8500%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
30 31	Write-down feature  If write-down, write-down trigger (s)	No	No	No
30 31 32	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No	No	No
30 31	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	No	No	No
30 31 32	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No	No	No
30 31 32 33	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Exemption from	Exemption from	Exemption from
30 31 32 33	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit	Exemption from subordination Pari passu to Deposit
30 31 32 33 34 34 35	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities	Exemption from subordination Pari passu to Deposit Liabilities
30 31 32 33 34 34a 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No	Exemption from subordination Pari passu to Deposit Liabilities No
30 31 32 33 34 34 35	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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
30 31 32 33 34 34 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Exemption from subordination Pari passu to Deposit Liabilities No	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 20 2
30 31 32 33 34 34 35 36	Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	L L L TIAC	1 1 1 1: TIAC	L L L TIAG
		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	lection	Bank of Montreal	Bank of Montreal	Bank of Montreal
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368EA44	06368EA36	06368EDC3
		New York, Ontario and	New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument	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)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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,	21/2	21/2	21/2
	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD600	USD900 Liability - amortised cost	USD1,000
10	Accounting classification	Liability - amortised cost	,	Liability - amortised cost
11 12	Original date of issuance Perpetual or dated	8-Dec-2020 Dated	8-Dec-2020 Dated	22-Jan-2021 Dated
13	Original maturity date	8-Dec-2023	8-Dec-2023	22-Jan-2027
				at par on or before 22-Jan-
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	2026 at par on or before 22-Jan-
15	amount	N/A	N/A	2026
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends	,	,	,
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
17 18		Floating SOFR Index + 35bps	Fixed 0.4500%	Fixed 0.9490%
	Fixed or floating dividend/coupon			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	SOFR Index + 35bps No	0.4500% No	0.9490% No
18	Fixed or floating dividend/coupon Coupon rate and any related index	SOFR Index + 35bps	0.4500%	0.9490%
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	SOFR Index + 35bps No Mandatory	0.4500% No Mandatory	0.9490% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	SOFR Index + 35bps No Mandatory No	0.4500% No Mandatory No	0.9490% No Mandatory No
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	SOFR Index + 35bps No Mandatory No Cumulative	0.4500% No Mandatory No Cumulative	0.9490% No Mandatory No Cumulative
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	SOFR Index + 35bps No Mandatory No Cumulative	0.4500% No Mandatory No Cumulative	0.9490% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	SOFR Index + 35bps No Mandatory No Cumulative	0.4500% No Mandatory No Cumulative	0.9490% No Mandatory No Cumulative
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	SOFR Index + 35bps No Mandatory No Cumulative	0.4500% No Mandatory No Cumulative	0.9490% No Mandatory No Cumulative
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	SOFR Index + 35bps No Mandatory No Cumulative	0.4500% No Mandatory No Cumulative	0.9490% No Mandatory No Cumulative
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	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible	0.4500%  No  Mandatory  No  Cumulative  Non-convertible	0.9490%  No  Mandatory  No  Cumulative  Non-convertible
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 Write-down feature	SOFR Index + 35bps No Mandatory No Cumulative	0.4500% No Mandatory No Cumulative	0.9490% No Mandatory No Cumulative
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible	0.4500%  No  Mandatory  No  Cumulative  Non-convertible	0.9490%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible	0.4500%  No  Mandatory  No  Cumulative  Non-convertible	0.9490%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible	0.4500%  No  Mandatory  No  Cumulative  Non-convertible	0.9490%  No  Mandatory  No  Cumulative  Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible	0.4500%  No  Mandatory  No  Cumulative  Non-convertible	0.9490% No Mandatory No Cumulative Non-convertible
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	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No	0.9490% No Mandatory No Cumulative Non-convertible  No
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  Type of subordination	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination	0.9490%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit	0.9490%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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)	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities	0.9490%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities
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, permanent or temporary If temporary write-down, description of write-down mechanism  Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No	0.9490%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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)	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities	0.9490%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	SOFR Index + 35bps  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A	No Mandatory No Cumulative Non-convertible  No  Exemption from subordination Pari passu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	SOFR Index + 35bps No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A  USD Prospectus - Apr 20 20	0.4500%  No  Mandatory  No  Cumulative  Non-convertible  No  Exemption from subordination  Pari passu to Deposit Liabilities  No  N/A  USD Prospectus - Apr 20 20	0.9490% No Mandatory No Cumulative Non-convertible  No Exemption from subordination Pari passu to Deposit Liabilities No N/A  USD Prospectus - Apr 20 20

Included in TLAC not included in Teach or included in regulatory capital		tures Of Regulatory Capital Instruments			
ncluded in regulatory capital	(\$ million	s except as noted)	landed at in TLAC and	In alcohol in TIAC and	In alcohold in TLAC and
capital capita					
1 Isouer 2 Uniques identifier (eg CUSP), SIN, or Bloomberg Identifier for 2 Uniques identifier (eg CUSP), SIN, or Bloomberg Identifier for 358ABPCZ 0538ABPCZ 0538BDTH7  3 Governing bw(s) of the instrument 058ABBPCZ 0538ABPCZ 0538BDTH7  3 Governing bw(s) of the instrument 058ABBPCZ 053BBDTH7  4 Contract 10 Unique identifier (eg CUSP), SIN, or Bloomberg Identifier for 058ABPCZ 053BBDTH7  4 Transitional Basel Intrules 047A N/A N/A N/A N/A N/A N/A N/A N/A N/A N/				,	· ,
Unique identifier (eg.CUSP, ISN), or Bloomberg identifier for private placement)  Coverning law(s) of the instrument			Capitai	Capitai	capitai
Unique identifier (eg.CUSP, ISN), or Bloomberg identifier for private placement)  Coverning law(s) of the instrument					
Unique identifier (eg.CUSP, ISN), or Bloomberg identifier for private placement)  Coverning law(s) of the instrument	1	Issuer	Rank of Montreal	Bank of Montreal	Rank of Montreal
2 private placement) 06368DPC2 06368DF2 06368DF17    Wears by which enforceability requirement of Section 13 of the TLAC-eligible instruments governed by forcign law) of the transfer of the place of the transfer of the tra	1		ballk of Molitical	Bank of Montreal	bank of Montreal
Soverning lawis) of the instrument   Ontario and Canada   Ontario and	2		06368DPC2	06368EJS2	06368DTH7
Governing lavely) of the instrument   Ontario and Canada   Canada   Ontario and Canada		, and the second			
Means by which enforceability requirement of Section 13 of sharp the TAC rem Sheet is achieved for other TAC-eligible instruments governed by foreign law)  A sequinory recomment of the state of the st				New York, Ontario and	
the TLAC Term Sheet is achieved (for other TLAC-eligible instruments, governed by reginal w)  **Regulatory treatment**  **A Transitional Basel II rules**  **Post transitional Basel II rules**  **Post transitional Basel II rules**  **Post transitional Basel III rules**  **Post transitional B	3		Ontario and Canada	Canada	Ontario and Canada
Instruments governed by foreign law)  Regulatory recement  4 Transitional Basel III rules  N/A  1 Transitional Basel III rules  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/		· · · · · · · · · · · · · · · · · · ·			
Regulatory treatment	3a				
4 Transitional Basel III rules N/A			Contractual	Contractual	Contractual
Post-transitional Basel III rules			21/2	21/2	21/2
6 Eligible at solo/group/group/solo 7 Instrument type Amount recognised in regulatory capital (Currency in millions, Amount recognised in regulatory capital (Currency in millions, 3 as of most recent reporting date) 9 Par value of instrument 10 Order TLAC instrument 11 Order TLAC instrument 12 CAD750 13 Accounting classification 14 Liability - amortised cost 15 Dright active of instrument 15 Order TLAC instrument 16 CAD750 17 Accounting classification 18 Dright active of instrument 19 Order TLAC instrument 19 Order TLAC instrument 19 Order TLAC instrument 19 Order TLAC instrument 10 Order TLAC instrument including and the part of the part			_	, '	
Amount reagalised 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) Accompany of the part value of instrument Amount recognised in segulatory capital (Currency in millions, as of most recent reporting date) Amount of the value of instrument of the value of date				<u> </u>	
Amount recognised in regulatory capital (Currency in millions, N/A			7	ļ '	· '
8 as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument CAD750 USD400 CAD1,750 Lability - amortised cost Usbility - apartised of Subardination - amortised cost usbility - amortised cost usbility - amortised cost usbility - amortised cost usbility - apartised usbility - apartised of usbility - apartised of usbility - amortised cost usbility - amortised cost usbordination - subordination - subordination - subordination - subordination -		, , , , , , , , , , , , , , , , , , ,	Carer 12 to moralinent	Carer 12 to motivament	Carer 12 to instrument
9 Par value of instrument CAD750 USD400 CAD1250 CAD1250 10 Accounting classification Uability - amortised cost Uability - amortised cost Uability - amortised cost Uability - amortised cost 11 CMar-2021 14-Apr-2021 28-May-2021 28-May-2021 28-May-2021 12 Perpetual or dated DateDateDateDateDateDateDateDateDateDate	8		N/A	N/A	N/A
Accounting classification					-
10-Mar-2021 14-Apr-2021 28-May-2021 12 Perpetual or dated Da					,
Dated   Dorginal maturity date   10-Mar-2026   14-Apr-2023   28-May-2026   at par on or after 10-Feb-2026   Dated	11		10-Mar-2021	14-Apr-2021	28-May-2021
Susuer call subject to prior supervisory approval   2026	12	Perpetual or dated	Dated	Dated	
14   Issuer call subject to prior supervisory approval   2026	13	Original maturity date	10-Mar-2026	14-Apr-2023	28-May-2026
Optional call date, contingent call dates and redemption amount  15			•		at par on or after 28-Apr-
15 Subsequent call dates, if applicable N/A	14			N/A	
Subsequent call dates, if applicable			•		
Coupons/dividends					
17   Fixed or floating dividend/coupon   Fixed   Floating   Fixed   1.758%   SOPR Index + 27bps   1.551%   1.	16		N/A	N/A	N/A
18 Coupon rate and any related index 1,758% SOFR Index + 27bps 1,551% 19 Existence of a dividend stopper No N	17		Fived	Floating	Fived
Existence of a dividend stopper					
Fully discretionary, partially discretionary or mandatory   Mandatory   Mandatory   Mandatory				· ·	
Existence of a step up or other incentive to redeem		Zalotonios or a arriadina stopper			
22 Noncumulative or cumulative  23 Convertible or non-convertible  24 If convertible, conversion trigger (s)  25 If convertible, fully or partially  26 If convertible, conversion rate  27 If convertible, 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, permanent or temporary  33 If write-down, description of write-down  34 mechanism  Exemption from subordination  29 Exemption from subordination  Exemption from subordination subordination  29 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  37 No  38 No  39 No  30 No  31 No  32 No  33 Non-compliant transitioned features  34 No  35 Non-compliant transitioned features  36 Non-compliant transitioned features  37 No  38 No  39 No  30 No  31 No  32 No  33 No  34 No  35 No  36 Non-compliant transitioned features  37 No  38 No  39 No  30	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Non-convertible   Non-conver	21		No	No	No
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 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 Exemption from subordination 40 Position 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 transitioned features 39 Non-compliant transitioned features 30 Non-compliant 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 features 31 Non-compliant features 32 Non-compliant transitioned features 33 Non-compliant features 34 Non-compliant features 35 Non-compliant transitioned features 36 Non-compliant transitioned 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 39 Non-compliant features 30 Non	22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
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, 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  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No No No 38 No No No No 39 If yes, specify non-compliant features 39 No No No No 30 No No No 31 If yes, specify non-compliant features 30 No No No No No 31 If yes, specify non-compliant features 31 No			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, feature 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down 36 mechanism  Exemption from subordination subordination 37 If ype of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Non-compliant transitioned features 39 No No No 30 No No 31 If yes, specify non-compliant features 30 No No No 31 No No No 32 No No No No 33 No No No No 34 No No No No 35 No					
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 36 mechanism 37 Type of subordination 38 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 39 Non-compliant transitioned features 30 Non-compliant transitioned features 31 Non-compliant features 32 Exemption from Exemption from subordination subordination 34 Exemption from Subordination 35 If yes, specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 No No No No 38 No No No No 39 No No No No 30 No					
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  No No No No  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No No No  No No  If yes, specify non-compliant features  No No No  No  No  No  No  No  No  No					
If convertible, specify issuer of instrument it converts into   30   Write-down feature   No   No   No   No   No   No   No   N					
30 Write-down feature No		ii convertible, specify instrument type convertible into			
30 Write-down feature No	29	If convertible, specify issuer of instrument it converts into			
31			No	No	No
32 If write-down, full or partial 33 If write-down, permanent or temporary  If temporary write-down, description of write-down 34 mechanism  Exemption from subordination subordination subordination subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  35 Non-compliant transitioned features  No		If write-down, write-down trigger (s)			
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 No No No  If yes, specify non-compliant features No N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  If temporary write-down, description of write-down mechanism  Exemption from subordination subordination Subordination Pari passu to Deposit Liabilities Liab	32				
Supplement to Base Shelf Prospectus (if applicable)   Supplement (if applicable)   Subordination   Exemption from subordination   Exemption from subordination   Exemption from subordination	33				
Exemption from subordination   Exemption from subordination   Position in subordination   Pari passu to Deposit   Pari passu to Deposit   Pari passu to Deposit   Pari passu to Deposit   Liabilities   Liabilitie					
Type of subordination subordination subordination subordination subordination subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Subordination subordination subordination subordination subordination  Pari passu to Deposit Pari passu to Deposit Liabilities  Liabilities Liabilities  In No	34	mechanism			
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  NO N			•	· ·	•
35 instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No No No No  37 If yes, specify non-compliant features  No N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A  Supplement to Base Shelf Prospectus (if applicable)  N/A  Liabilities  Liabilitie	34a	71			
36 Non-compliant transitioned features No	25		·		·
37 If yes, specify non-compliant features N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A USD Prospectus - Apr 20 20 N/A  Supplement to Base Shelf Prospectus (if applicable)  N/A USD Prospectus Supplement - Apr 20 20 N/A  Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar					
Pricing Supplement (if applicable)  Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A  USD Prospectus - Apr 20 20  N/A  USD Prospectus Supplement - Apr 20 20  N/A  Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar  Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar	-				
Supplement to Base Shelf Prospectus (if applicable)  N/A  USD Prospectus Supplement - Apr 20 20  N/A  Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar  Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar	- 51	ii yee, speerly non-compilant features	1975	13/13	17/13
Supplement to Base Shelf Prospectus (if applicable)  N/A  Apr 20 20  Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar  Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar		Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 20 20	<u>N/A</u>
Pricing Supplement (if applicable)  CAD Senior Term Sheet - Mar  Pricing Suppl Series F USD  CAD Senior Term Sheet - May		Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>		<u>N/A</u>
Pricing Sunnlement (it annicable)					
10, 2021 MTN Apr 14 21 28, 2021		Pricing Supplement (if applicable)			CAD Senior Term Sheet - May
			<u>10, 2021</u>	<u>IVI N Apr 14 21</u>	<u>28, 2021</u>

s millior	ns except as noted)		
, milior	is except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06367TQW3	06367WYQ0
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Control	Control
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A
9	Par value of instrument	USD1,1500	USD550
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	12-Jul-2021	12-Jul-2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	9-Jul-2024	9-Jul-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A
	Optional call date, contingent call dates and redemption		
15	amount	N/A	N/A
16	Subsequent call dates, if applicable  Coupons/dividends	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Floating
18	Coupon rate and any related index	0.625%	SOFR Index + 32bps
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative
23	Convertible or 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  If convertible, specify instrument type convertible into		
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No	No
31	If write-down, write-down trigger (s)		
32	If write-down, full or partial		
33	If write-down, permanent or temporary  If temporary write-down, description of write-down		
34	mechanism		
2.4	- C   1   1   1	Exemption from	Exemption from
34a	Type of subordination	subordination Pari passu to Deposit	subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 2
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplemen Apr 20 20
	Pricing Supplement (if applicable)	Pricing Suppl Series F USD	Pricing Suppl Series F USD

Main Fea	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	194019769	198432458	06368B4L9
	private placement)	194019709	130432436	003088419
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractadi	Contractadi	Contractadi
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 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	25-Apr-2039	18-Jun-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1				
	Optional call date, contingent call dates and			
15	redemption amount	15-Feb-24	At Par on 25-Apr-2029	N/A
	,		·	
1				
1				
		February 15 in each year		
		commencing February 15 2024 up		
16	Subsequent call dates, if applicable		N/A	N/A
	Coupons/dividends	commencing February 15 2024 up to but excluding the maturity date		
17	Coupons/dividends Fixed or floating dividend/coupon	commencing February 15 2024 up to but excluding the maturity date Fixed	Fixed	Floating
17 18	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 1.60%	
17	Coupons/dividends Fixed or floating dividend/coupon	commencing February 15 2024 up to but excluding the maturity date Fixed	Fixed	Floating
17 18 19	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  Zero coupon, 5.05% accrual rate No	Fixed 1.60% No	Floating 3 month Cdor + 0.44% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and 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
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 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
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing February 15 2024 up to but excluding the maturity date  Fixed  Zero coupon, 5.05% accrual rate No  Mandatory No  Cumulative Non-convertible	Fixed 1.60%  No  Mandatory  No  Cumulative  Non-convertible	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a 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
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 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 N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a 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
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 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 N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	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 N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	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	Fixed 1.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing 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	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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 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	Fixed 1.60%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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 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	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	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	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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)	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	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	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	Fixed 1.60%  No 1.60%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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 N/A 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 N/A N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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 N/A 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 N/A N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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 N/A 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 N/A N/A	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
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	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  N/A  NO  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 355	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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)	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  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 Pripasu 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 Po  Exemption from subordination Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing 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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type 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	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 Pri pasu to Deposit Liabilities No 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 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 Portion from subordination  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing 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 N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - Sep 24, 2018	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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  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 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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type 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	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 Pri pasu to Deposit Liabilities No 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	Floating 3 month Cdor + 0.44% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form 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  Pari pasu to Deposit Liabilities  No  N/A  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 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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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  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 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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A

10 Accounting classification Liability - fair value option 11 Original date of issuance 12-Nov-2019 6-Nov-2019 12-Nov-2019 12-Nov-20		tures Of Regulatory Capital Instruments			
Province of Contract (see COSP - SN, or Bloomberg Bentier	(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1 Unique identifier (eq. CVSP, ISN, or Bloomberg identifier (complete identifier (eq. CVSP, ISN, or Bloomberg identifier (complete identifier (eq. CVSP, ISN, or Bloomberg identifier (complete identifier)) (complete identifier) (complete ident					
The private placement of the linear street of the place of province of Circar's and the land of l	1	Issuer			
All par on the last calendar day of contract and the laws of Province of Orland and the laws of Orlands applicable threaten  All Mems by which enforceability requirement of Section 13 and Mems by which enforceability requirement of Section 13 and Mems by which enforceability requirement of Section 13 and Mems by which enforceability requirement of Section 13 and Mems by which enforceability requirement of Section 13 and Mems by which enforceability requirement of Section 13 and Mems by which enforceability requirement of Section 14 and Mems by which enforceability requirement of Section 14 and Mems by which enforceability requirement of Section 14 and Mems by which enforceability requirement of Section 14 and Mems by which enforce 14 and Mems by which enforces 14 and		Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
Somering taxy() of the instruments of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means of Mea	2	for private placement)	06367WRG0	06368B8Q4	207873667
Somering taxy() of the instruments of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means of Mea					
Somering taxy() of the instruments of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means by Which enforceability requirement of Section 13 of Means of Mea			Description of Orderic and the laws of	Description of October and the James of	Description of Optoble and the laws
Approximate from Section Section (1997) and the Table Committed (1997) and the Table Committe	3	Governing law(s) of the instrument			
the TAC Farm Sheet a schieved for other TAC-eligible instruments genered by foreign systems and several property of the Seguidancy treatment of the Seguidancy Seguidance of the Seguidance of					
Regulatory concented   Contractual   Contrac	3a	, ,			
4 Transformal Bosel Influence 5 Post prostrational Bosel Influence 6 Rigible in study group group Boselo 7 Nov. NA NA NA 6 Rigible in study group group Boselo 8 Amount recognised in regulatory capital (carriers in a March 1997) 8 Amount recognised in regulatory capital (carriers in a March 1997) 9 Per value of instrument 10 Roccounting desiritation 11 Original deal of Instrument 11 Original deal of Instrument 11 Original deal of Instrument 12 Perspectation of Instrument 13 Original and selection of Instrument 14 Original deal of Instrument 15 Original deal of Instrument 16 Original deal of Instrument 17 Original deal of Instrument 18 Original deal of Instrument 19 Original and marthy date 19 Original marthy date 19 Original marthy date 19 Original marthy date 19 Original and dates, if applicable 10 Subsequent call dates, if applicable 11 Subsequent call dates, if applicable 12 Original and instrument 13 Subsequent call dates, if applicable 14 Original dates, if applicable 15 Subsequent call dates, if applicable 16 Subsequent call dates, if applicable 17 Original dates, if applicable 18 Subsequent call dates, if applicable 19 Original dates, if applicable 19 Original dates, if applicable 10 Subsequent call dates, if applicable 10 Subsequent call dates, if applicable 10 Subsequent call dates, if applicable 11 Subsequent call dates, if applicable 12 Subsequent call dates, if applicable 13 Subsequent call dates, if applicable 14 Subsequent call dates, if applicable 15 Subsequent call dates, if applicable 16 Subsequent call dates, if applicable 17 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 19 Subsequent call dates, if applicable 10 Subsequent call dates, if applicable 10 Subsequent call dates, if applicable		·	Contractual	Contractual	Contractual
5 Post-transitional sacetilit rules 6 Eligibles at sologroup/groupssoloo N/A					
6 Etigable et cologrouygroupscolo					
7. Instrument type Amount recipited in regulatory capital (currency in 8 millions, as of most recent reporting date) NA					
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  Paravalue of instrument  1050 9255  Para					
9 Par value of instrument USD 5255 276 276 10 Accounting destification Liability - fair value option Usability - fair value op					
13   Accounting classification   Liability - fair value option   Liability - fair value option   Liability - fair value option   12-10   12-	8	millions, as of most recent reporting date)		N/A	N/A
13. Original date of issuance   Dated   Dated					
Perpetual or dated   Dated   Dated   Dated			· '		
13 Original maturity date  14 Issuer call subject to prior supervisory approval  15 Issuer call subject to prior supervisory approval  16 Optional call date, contingent call dates and  17 Optional call date, contingent call dates and  18 redemption amount  19 At par on the last calendar day of auch aircraft and October, commercing on October (31, 2021, up to and october)  10 Subsequent call dates, if applicable  11 Subsequent call dates, if applicable  12 Subsequent call dates, if applicable  13 To Freed or floating dividend/coupon  19 Fixed  10 Coupons/dividends  10 Coupons after and any related index  20 20%-3.10%  20 Fixed discretionary, partially discretionary or mandatory Mendatory  21 Estimace of a site given other incentive to redeem  22 Noncembrates or cannisative  23 Convertible or non-convertible  24 If convertible conversion trigger (s)  25 If convertible, conversion rate  26 If convertible, conversion rate  27 If convertible, conversion rate  28 If convertible, conversion rate  29 If convertible, conversion rate  20 If convertible, conversion rate  21 If interview conversion rate  22 If convertible, conversion rate  23 If convertible, conversion rate  24 If convertible, conversion rate  25 If convertible, conversion rate  26 If convertible, conversion rate  27 If convertible, conversion rate  28 If convertible, conversion rate  29 If convertible, conversion rate  20 If convertible, conversion rate  20 If convertible, conversion rate  21 If under down, write-down, description of write-down  22 If remained conversion in subordination  23 If write-down, fill or partially  24 If convertible, conversion rate  25 If convertible, conversion rate  26 If convertible, conversion rate  27 If vertible, conversion rate  28 If convertible, conversion rate  29 If convertible, conversion rate  29 If convertible, conversion rate  20 If convertible, conversion rate  20 If convertible, conversion rate  21 If convertible, conversion rate  22 If convertible, conversion rate  23 If convertible, conversion rate  24 If con					
Subsequent call date, contingent call dates and   Al par on 31-Oct-2021   N/A   On 12-Nov-2021					
Optional call date, contingent call dates and  At par on 31-Oct-2021  At par on the last calendar day of each January, April, July and October, commencing on October 31, 2021, up to and excluding the manufact of the manufa					
At par on the last calendar day of each January, April, July and E	15		At par on 31-Oct-2021	N/A	On 12-Nov-2021
17   Fixed or floating dividend/coupon   Fixed   Floating   Fixed	16	Subsequent call dates, if applicable	each January, April, July and October, commencing on October 31, 2021, up to and excluding the	N/A	November 2021, up to and
18   Coupon rate and any related index   2.60%-3.10%   3mo BÅ + 62 bps   3.32     19   Existence of a dividend stopper   No   No   No   No   No   No   No   N					
Pully discretionary, partially discretionary or mandatory Mandator				· ·	
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Cumulative Non-convertible Non-co				-	3.32%
Existence of a step up or other incentive to redeem	19	Existence of a dividend stopper	NO	NO	No
Existence of a step up or other incentive to redeem	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 14 If convertible, conversion trigger (s) N/A					•
If convertible, conversion trigger (s)	22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
If convertible, fully or partially				Non-convertible	
26 If convertible, conversion rate N/A N/A N/A N/A N/A N/A  27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts Into No					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A  28 If convertible, specify instrument type convertible into  16 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A  30 Write-down feature No No No No No  31 If write-down, write-down trigger (s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  16 If temporary write-down, description of write-down mechanism  34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  35 Non-compliant transitioned features No No No No No No  37 If yes, specify non-compliant features N/A N/A N/A N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts  29 into 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/		services of the services of th			
30 Write-down feature No		If convertible, specify issuer of instrument it converts			
If write-down, write-down trigger (s)   If write-down, full or partial					
32 If write-down, full or partial 33 If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  34 Type of subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Pari pasu to Deposit Liabilities  Pari pas			INU	INU	INU
If temporary write-down, description 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 If yes, specify non-compliant features  No Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					
If temporary write-down, description of write-down mechanism  34a Type of subordination Exemption from subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  A Non-compliant transitioned features No					
Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No N			F	F	E
35   instrument type immediately senior to instrument)	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)		Position in subordination hierarchy in liquidation (specify			
36 Non-compliant transitioned features No	35	, , , , ,	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form Prospectus  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/			'	· · · · · · · · · · · · · · · · · · ·	
Prospectus  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	37	If yes, specify non-compliant features	N/A	N/A	N/A
Supplement to Base Shelf Prospectus (if applicable)  USD Prospectus Supplement - Sep 23 18  N/A  N/A  N/A  NIP Prospectus Supplement - Aug. 28, 2019			N/A	N/A	NIP Offering Circular - Jul 11, 2010
Supplement to Base Shelf Prospectus (if applicable)  18  N/A  28, 2019  Pricing Supplement (if applicable)				13//3	
		Supplement to Base Shelf Prospectus (if applicable)		N/A	
		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06367WRG0	Final Terms - Cusip: 06368B8Q4	Final Terms - Cusip: 207873667

Insuer	/A /A ther TLAC instrument /A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034
Tegulatory capital   regulatory regulatory capital   regulatory capital   regulatory regulatory capital   regulatory regula	egulatory capital MO  D9220407  rovince of Ontario and the laws of anada applicable therein  ontractual  /A /A /A ther TLAC instrument  /A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement)    Comparison	rovince of Ontario and the laws of anada applicable therein  ontractual  /A /A /A ther TLAC instrument  /A 25 ability - fair value option 20-Dec-2015 ated 20-Dec-2034 es
20	rovince of Ontario and the laws of anada applicable therein  ontractual  /A  /A  /A  ther TLAC instrument  /A  ability - fair value option  20-Dec-2019 ated  20-Dec-2034
Governing 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)  A Transitional Basel III rules  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	rovince of Ontario and the laws of anada applicable therein  ontractual  /A  /A  /A  ther TLAC instrument  /A  25  ability - fair value option  20-Dec-2019  ated  20-Dec-2034 es
Governing law(s) of the instrument   Canada applicable therein   Canada applicable   Contractual	anada applicable therein  ontractual  /A  /A  /A  ther TLAC instrument  /A  ability - fair value option  20-Dec-2019 ated  20-Dec-2034 es
Governing law(s) of the instrument   Canada applicable therein   Canada applicable   Contractual	anada applicable therein  ontractual  /A  /A  /A  ther TLAC instrument  /A  25  ability - fair value option  20-Dec-2019  ated  20-Dec-2034 es
Governing law(s) of the instrument   Canada applicable therein   Canada applicable   Contractual	anada applicable therein  ontractual  /A  /A  /A  ther TLAC instrument  /A  25  ability - fair value option  20-Dec-2019  ated  20-Dec-2034 es
3a of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)   Contractual   Contractual   Contractual	/A /A /A ther TLAC instrument /A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
Instruments governed by foreign law)  Regulatory treatment  4 Transitional Basel III rules N/A	/A //A //A ther TLAC instrument //A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
Regulatory treatment	/A //A //A ther TLAC instrument //A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
4 Transitional Basel III rules N/A	/A /A ther TLAC instrument /A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
Sock   Post-transitional Basel III rules   N/A	/A /A ther TLAC instrument /A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
6 Eligible at solo/group/group&solo N/A N/A N/A N/A Other TLAC instrument type Other TLAC instrument Other TLA	/A ther TLAC instrument  /A 25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
7 Instrument type	ther TLAC instrument  /A  25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
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/	25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
9 Par value of instrument USD 30.00 USD 260.00 Liability - fair value option Liability - fair va	25 ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
10 Accounting classification Liability - fair value option Liability - fair value Date	ability - fair value option 20-Dec-2019 ated 20-Dec-2034 es
11 Original date of issuance 19-Nov-2019 27-Nov-2019 12 Perpetual or dated Dated Dated Dated Dated Dated 19-Nov-2059 27-Nov-2059 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Optional call date, contingent call dates and redemption amount On 19-Nov-2021 On 27-Nov-2024 On On Subsequent call dates, if applicable On November 19 of each year On November 27 of each year beginning dividends Coupons/dividends Fixed Fixed Fixed Fixed Fixed Fixed Fixed On 19-Nov-2021 On 27-Nov-2024 On Subsequent call dates and any related index On 19-Nov-2021 On November 27 of each year beginning dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed On November 27 of each year On November 27 of each year beginning dividend/coupon Fixed Fixed Fixed Fixed On November 27 of each year On November 27 of each year beginning dividend/coupon Fixed Fixed Fixed Fixed Fixed On November 27 of each year beginning dividend/coupon Fixed Mandatory November 27 of each year beginning dividend/coupon Fixed Fixe	20-Dec-2019 ated 20-Dec-2034 es
12 Perpetual or dated Date Date Date Date Date Date Date Date	ated 20-Dec-2034 es
13 Original maturity date 19-Nov-2059 27-Nov-2059 14 Issuer call subject to prior supervisory approval Yes	20-Dec-2034 es
14 Issuer call subject to prior supervisory approval  Pes  Optional call date, contingent call dates and redemption amount  On 19-Nov-2021  On 27-Nov-2024  On 27-Nov-2024  On 27-Nov-2024  On 27-Nov-2024  On 27-Nov-2024  On November 19 of each year  Coupons/dividends  To Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed  Coupon rate and any related index  Coupon rate and any related index  On November 27 of each year  Do November 27 of each	es
15 redemption amount On 19-Nov-2021 On 27-Nov-2024 On  16 Subsequent call dates, if applicable On November 19 of each year On November 27 of each year beg  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed  18 Coupon rate and any related index 0.0408 0.0402  19 Existence of a dividend stopper No No No No  20 Fully discretionary, partially discretionary or mandatory Mandato	n 20-Dec-2021
16 Subsequent call dates, if applicable On November 19 of each year On November 27 of each year beg  Coupons/dividends  17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed  18 Coupon rate and any related index 0.0408 0.0402  19 Existence of a dividend stopper No No No No  20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory No	
Coupons/dividends     Fixed       17     Fixed or floating dividend/coupon     Fixed     Fixed     Fixed       18     Coupon rate and any related index     0.0408     0.0402       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	n December 20 of each year, eginning on December 20, 2021
17     Fixed or floating dividend/coupon     Fixed     Fixed     Fixed       18     Coupon rate and any related index     0.0408     0.0402       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	eginning on December 20, 2021
19 Existence of a dividend stopper No No No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory No No No No	ixed
20 Fully discretionary, partially discretionary or mandatory Manda	3.25%
21 Existence of a step up or other incentive to redeem No No No	0
21 Existence of a step up or other incentive to redeem No No No	landatan.
	landatory
22 Noncumulative or cumulative Cumulative Cumulative Cumulative Cumulative Cumulative	umulative
	on-convertible
24 If convertible, conversion trigger (s) N/A N/A N/A	/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 N/A	/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	0
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	
33 If write-down, permanent or temporary	
If temporary write-down, description of write-down	
34 mechanism	
34a Type of subordination Exemption from subordination Exemption from subordination Exemption from subordination	
	xemption from subordination
Position in subordination hierarchy in liquidation (specify    Pari posu to Deposit Liabilities   Pari posu to Deposit Li	xemption from subordination
35 instrument type immediately senior to instrument) Pari pasu to Deposit Liabilities Pari pasu to	
37 If yes, specify non-compliant features N/A N/A N/A	ari pasu to Deposit Liabilities
Prospectus / Base Shelf Prospectus / Short Form	ari pasu to Deposit Liabilities
NIP Prospectus Supplement - Aug 28. NIP Prospectus Supplement - Aug 28. NIP	ari pasu to Deposit Liabilities 0 /A
Sunnlement to Race Shelt Prospectus (it annicable)	ari pasu to Deposit Liabilities
Pricing Supplement (if applicable)  Final Terms - Cusip: 208101269  Final Terms - Cusip: 208106023  Final Terms - Cusip: 208106023	ari pasu to Deposit Liabilities 0 /A IP Offering Circular - Jul 11, 2019

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)		L L L I TIAC L L L I	
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06367WTR4	06367WWJ8	213347055
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			.,
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	A1/A	N/A	N/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A USD 20.00	N/A USD 50.00	N/A USD 100.00
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Dec-2019		12-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Dec-2049		12-Mar-2060
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	N/A	12-Mar-2020
13	reactification amount	01127 800 2022	1477	12 Wai 2020
				March 12 of each year, commencing March 12, 2021 up to
16	Subsequent call dates, if applicable	On December 27 of each year	N/A	and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed-Floating	Fixed
18	Coupon rate and any related index	3.64%	2.05% No	Zero coupon, 3.50% accrual rate
19	Existence of a dividend stopper	No	INO .	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A 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 30	into Write-down feature	N/A No	N/A No	N/A No
		-	-	-
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
	If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down			
32 33 34	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34 34a 35	If write-down, full or partial  If write-down, permanent or temporary  If 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
32 33 34 34a 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
32 33 34 34a 35	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of 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
32 33 34 34a 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  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
32 33 34 34a 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  If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities  No  N/A	Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019
32 33 34 34a 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  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23	Pari pasu to Deposit Liabilities  No  N/A  N/A  USD Prospectus Supplement - Sep 23	Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,
32 33 34 34a 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  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities  No  N/A	Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019
32 33 34 34a 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  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23	Pari pasu to Deposit Liabilities  No  N/A  N/A  USD Prospectus Supplement - Sep 23	Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,
32 33 34 34a 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  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Pari pasu to Deposit Liabilities No N/A N/A USD Prospectus Supplement - Sep 23	Pari pasu to Deposit Liabilities  No  N/A  N/A  USD Prospectus Supplement - Sep 23	Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,

	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	вмо	вмо	вмо
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	213729462	213729519	213318497
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Instrument	Other TEAC Historneric
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	USD 150.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	17-Mar-2020		18-Mar-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	17-Mar-2060		18-Mar-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	17-Mar-2021	17-Mar-2021	18-Mar-2021
		March 17 of each year,	March 17 of each year,	March 18 of each year,
		commencing March 17, 2021 up to	commencing March 17, 2021 up to	commencing March 18, 2021 up to
16	Subsequent call dates, if applicable	and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.44% accrual rate	Zero coupon, 3.43% accrual rate	Zero coupon, 3.40% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A N/A
21	conversione, manuatory or optional conversion	11 77 1		
ì	, ,		IVA	
28	If convertible, specify instrument type convertible into		INA	
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts		IVA	
28		N/A	N/A	N/A
	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No		N/A No
29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)		N/A	
29 30 31 32	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial		N/A	
29 30 31	If convertible, specify issuer of instrument it 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	
29 30 31 32 33	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down		N/A	
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	No	N/A No	No
29 30 31 32 33	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down		N/A	
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	No	N/A No	No
29 30 31 32 33 34	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  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	N/A No	No
29 30 31 32 33 34 34a	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Exemption from subordination  Pari pasu to Deposit Liabilities  No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	Exemption from subordination  Pari pasu to Deposit Liabilities  No
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,
29 30 31 32 33 34 34a 35 36	If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28,	Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  NIP Prospectus - July 11, 2019  NIP Prospectus Supplement - Aug 28,

	tures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWO	BINIO	BIVIO
2	for private placement)	06367WYB3	215650740	216803825
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13	.,		
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N/A	N/A	INI/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 10.00	USD 120.00	USD 50.00
10	Accounting classification	Liability - fair value option 24-Mar-2020	Liability - fair value option 28-Apr-2020	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	Dated 24-Mar-2020	Dated	4-May-2020 Dated
13	Original maturity date	24-Sep-2032	28-Apr-2060	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 24-Jun-2020	28-Apr-2025	04-May-21
16	Subsequent call dates, if applicable	At par on March 24, June 24, September 24 and December 24 of each year, commencing June 24, 2020 up to and excluding the maturity date	April 28 in each year, commencing April 28, 2025 up to and excluding the maturity date	May 4 in each year, commencing on May 4, 2021 up to and excluding the maturity date
	Coupons/dividends	•		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 4.00% accrual rate	Zero coupon, 3.70% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	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 27	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-down			
34 34a	mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J≒d	Type of Subordination	Exemplion nom subordination	Exemplion from Subordination	Exemplion from Suborulliation
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No
37	If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus / Base Sneit Prospectus / Snort Form	N/A	NIP Offering Circular - Jul 11, 2019	NIP Prospectus - July 11, 2019
	Supplement to Dose Chalf Disease this 1tf	USD Prospectus Supplement - Sep 23	NIP Prospectus Supplement - Aug 28,	NIP Prospectus Supplement - Aug 28,
	Supplement to Base Shelf Prospectus (if applicable)	18	2019	2019
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WYB3	Final Terms - Cusip: 215650740	Final Terms - Cusip: 216803825

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	L L L I TIAC L L L L		
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BINO	ВМО
2	for private placement)	216847890	218004423	06368DGL2
	- p			
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	NIA	NI/A
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 40.00	55	2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-May-2020	26-May-2020	29-May-2020
12	Perpetual or dated Original maturity date	Dated 5-May-2060	Dated 26-May-2035	Dated 29-May-2027
13	Original maturity date  Issuer call subject to prior supervisory approval	5-May-2060 Yes	Yes 26-May-2035	Yes 29-May-2027
14	issuer can subject to prior supervisory approval	100	100	100
15	Optional call date, contingent call dates and	OF May 24	At nor on 26 May 2024	At par an 20 May 2024
15	redemption amount	05-iviay-21	At par on 26-May-2021	At par on 29-May-2021
				A4 November 20, 2024: May
				At par on November 29, 2021; May 29, 2022; November 29, 2022; May
				29, 2023;
				November 29, 2023; May 29, 2024;
		May 5 in each year, commencing on		November 29, 2024; May 29, 2025;
16	Subsequent call dates, if applicable	May 5, 2021 up to and excluding the maturity date	commencing on May 26, 2021 up to and including the maturity date	November 29, 2025; May 29, 2026; November 29, 2026
10	Coupons/dividends	maturity dute	and morading the materity date	11070111501 20, 2020
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.70% accrual rate	2.78%	2.00%-2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or 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  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	<i>.</i> .			
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  If write-down, permanent or temporary			
- 33	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	NIP Prospectus - July 11, 2019	NIP Offering Circular - Jul 11, 2019	N/A
		NIP Prospectus Supplement - Aug 28,	NIP Prospectus Supplement - Aug 28,	
L.	Supplement to Base Shelf Prospectus (if applicable)	2019	2019	N/A
i	1			
	Pricing Supplement (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - Cusip: 216847890	Final Terms - Cusip: 218004423	Final Terms - Cusip: 06368DGL2

Main Fea	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
	Lawren	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	218051375	217447976	218587763
	Tor private placementy	210031373	21747370	210307703
		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  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 65.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Jun-2020		
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Jun-2060		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	44349	3-Jun-2025	09-Jun-21
ĺ				
		June 2 in each year, commencing	June 3 in each year, commencing	June 9 in each year, commencing
		June 2 in each year, commencing on June 2, 2021 up to and	June 3 in each year, commencing on June 3, 2025 up to and excluding	, ,
16	Subsequent call dates, if applicable			, ,
	Coupons/dividends	on June 2, 2021 up to and excluding the maturity date	on June 3, 2025 up to and excluding the maturity date	on June 9, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	on June 2, 2021 up to and excluding the maturity date	on June 3, 2025 up to and excluding the maturity date  Fixed	on June 9, 2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	on June 2, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.71% accrual rate	on June 3, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 3.57% accrual rate	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate
17	Coupons/dividends Fixed or floating dividend/coupon	on June 2, 2021 up to and excluding the maturity date	on June 3, 2025 up to and excluding the maturity date  Fixed	on June 9, 2021 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No	on June 3, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 3.57% accrual rate  No	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% accrual rate 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	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% accrual rate No  Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% accrual rate No  Mandatory 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	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% accrual rate No  Mandatory
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% accrual rate No  Mandatory No Cumulative
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate  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	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	on June 2, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.71% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	on June 2, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.71% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 3.57% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	on June 9, 2021 up to and excluding the maturity 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  N/
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  If temporary write-down, description of write-down	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	on June 3, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 3.57% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	on June 9, 2021 up to and excluding the maturity 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  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	on June 9, 2021 up to and excluding the maturity 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  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% 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	on June 9, 2021 up to and excluding the maturity 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  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	on June 3, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 3.57% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% 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	on June 9, 2021 up to and excluding the maturity 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 Portion of the maturity date  Exemption from subordination  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	on June 3, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 3.57% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	on June 3, 2025 up to and excluding the maturity date  Fixed  Zero coupon, 3.57% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	on June 9, 2021 up to and excluding the maturity date  Fixed  Zero coupon, 3.60% accrual rate  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A	on June 9, 2021 up to and excluding the maturity 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 NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - Jul 11, 2019	on June 9, 2021 up to and excluding the maturity 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 NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019
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, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	on June 2, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.71% accrual rate No  Mandatory No Cumulative Non-convertible N/A	on June 3, 2025 up to and excluding the maturity date  Fixed Zero coupon, 3.57% accrual rate No  Mandatory No Cumulative Non-convertible N/A	on June 9, 2021 up to and excluding the maturity date  Fixed Zero coupon, 3.60% 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

	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	BINO	BIVIO	BIVIO
2	for private placement)	218741037	06368DGQ1	06368DGT5
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institution	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	25	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Jun-2020	11-Jun-2020	19-Jun-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Jun-2060	11-Jun-2030	19-Jun-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and		AL	AL
15	redemption amount	10-Jun-21	At par on 11-June-2021	At par on 19-June-2021
			At par on December 11, 2021;	At par on December 19, 2021;
			June 11, 2022; December 11,	June 19, 2022; December 19,
			2022; June 11, 2023;	2022; June 19, 2023;
			December 11, 2023; June 11,	December 19, 2023; June 19,
			2024; December 11, 2024; June	2024; December 19, 2024; June
			11, 2025; December 11, 2025; June 11, 2026; December 11,	19, 2025; December 19, 2025; June 19, 2026; December 19,
		June 10 in each year,	2026; June 11, 2027; December	2026; June 19, 2027; December
		commencing on June 10, 2021	11, 2027; June 11, 2028;	19, 2027; June 19, 2028;
		up to and excluding the maturity	December 11, 2028; June 11,	December 19, 2028; June 19,
16	Subsequent call dates, if applicable	date	2029; December 11, 2029	2029; December 19, 2029
	Coupons/dividends	le.		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.65% accrual rate	2.30% No	2.15%
19	Existence of a dividend stopper	NO .	INO	NO .
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	AL/A	NI/A	NI/A
29	into	N/A	N/A	N/A
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			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		,	,	,
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	NID Processories - Liste 44, 2040	N/A	N/A
	,	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	28, 2019	N/A	N/A
	Pricing Supplement (if applicable)			
I		Final Terms - Cusip: 218741037	Final Terms - Cusip: 06368DGQ1	Final Terms - Cusip: 06368DGT5

	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	BNO	BNO	BIVIO
2	for private placement)	06367WM42	06368DGW8	06367WQ22
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	NI/A	N1/0
8 9	millions, as of most recent reporting date)	N/A USD 19.40	N/A	N/A USD 5.00
10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance	19-Jun-2020	24-Jun-2020	
11	Perpetual or dated	Dated 19-Jun-2020	Dated 24-Jun-2020	Dated 26-Jun-2020
13	Original maturity date	19-Dec-2023	24-Jun-2030	26-Jun-2024
13	Issuer call subject to prior supervisory approval	19-Dec-2023 Yes	Yes 24-Jun-2030	Yes 26-Jun-2024
14	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and	A	A	M 90 1 1 2 2 2 2
15	redemption amount	At par on 19-June-2022	At par on 24-June-2021	At par on 26-June-2022
16		At par on each June 19 and Dec 19 of each year, commencing on	At par on December 24, 2021; June 24, 2022; December 24, 2022; June 24, 2023; June 24, 2024; December 24, 2024; June 24, 2025; December 24, 2025; June 24, 2026; December 24, 2026; June 24, 2027; December 24, 2027; June 24, 2028; December 24, 2028; June 24, 2029; December 24, 2029	At par on each June 26 and Dec 26 of each year, commencing on June 26. 2022.
16	Subsequent call dates, if applicable	June 19, 2022.	2029; December 24, 2029	June 26, 2022.
17	Coupons/dividends	Eivod	Eivod	Eivad
17 18	Fixed or floating dividend/coupon  Coupon rate and any related index	Fixed 1.00% - 1.75%	Fixed 2.10%-2.50%	Fixed 1.00% - 1.50%
40		N.L.	N.L.	NI.
19	Existence of a dividend stopper	NO	NO	No
20	Fully discretionary partially discretionary or mandatory	Mandaton	Mondoton	Mandatan
20	Fully discretionary, partially discretionary or 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			
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)			1
32	If write-down, full or partial			1
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3.0	W			,p
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
3,				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Sep	NI/A	USD Prospectus Supplement - Sep
		<u>23 18</u>	N/A	23 18
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WM42	Final Terms - Cusip: 06368DGW8	Final Terms - Cusip: 06367WQ22

	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	BNO	BINIO	BIVIO
2	for private placement)	06367WT60	06368DHA5	06368DGZ1
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  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 25.00	10.2	1.134
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Jun-2020	2-Jul-2020	2-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Jun-2022	2-Jul-2030	2-Jul-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	N/A	At par on 2-July-2021	44379
			At par on January 02, 2022; July 02, 2022; January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2026; July 02, 2025; January 02, 2026; July 02, 2027; July 02, 2027; July 02, 2028; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2029; July 02, 2029; January 02, 2029; July 02, 2029;	January 02, 2022; July 02, 2022; January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029;
16	Subsequent call dates, if applicable	N/A	January 02, 2030	January 02, 2030
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to Floating Rate	Fixed	Fixed
18	Coupon rate and any related index	0.009	0.019	Zero coupon, 2.00% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, rully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	and the state of t			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
5-44	- /F 50000 Million			
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Pace Chalf Decempeters (if a continue to	USD Prospectus Supplement - Sep		
	Supplement to Base Shelf Prospectus (if applicable)	<u>23 18</u>	N/A	N/A
I				
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06367WT60	Final Terms - Cusip: 06368DHA5	Final Terms - Cusip: 06368DGZ1

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINIO	BIVIO
2	for private placement)	06368DHD9	220014908	220051676
	Course levels) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument  Means by which enforceability requirement of Section 13	or Cariada applicable triefeiri	of Canada applicable therein	of Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
_	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument	U.832 Liability - fair value option	USD 50.00 Liability - fair value option	USD 50.00 Liability - fair value option
11	Accounting classification Original date of issuance	7-Jul-2020		9-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Jul-2025		9-Jul-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 7-July-2021	44385	44386
16	Subsequent call dates if applicable	At par on January 07, 2022; July 07, 2022; January 07, 2023; July 07, 2023; July 07, 2024; January 07, 2024; January 07, 2025	July 8 in each year, commencing on July 8, 2021 up to and excluding the maturity date	July 9 in each year, commencing on July 9, 2021 up to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	January 07, 2025	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.20-1.65%	Zero coupon, 3.27% accrual rate	
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
33	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	N/A	NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
			· ·	i -
	Pricing Supplement (if applicable)			

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	In all add in TIAC and in all add in	landed in TIAC and indeed in	In alread in TIAC was in alread in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BINIO	BINIO
2	for private placement)	220484181	06368DHF4	06368DHJ6
	, ,			
		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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	7	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Jul-2020	· · · · · ·	20-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Jul-2060		20-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	44392	At par on 17-July-2021	At par on 20-July-2021
			,	
			At par on January 17, 2022; July 17,	
			2022; January 17, 2023; July 17,	
			2023;	
			January 17, 2024; July 17, 2024;	
			January 17, 2025; July 17, 2025; January 17, 2026; July 17, 2026;	
			January 17, 2020, July 17, 2020, January 17, 2027; July 17, 2027;	At par on January 20, 2022; July
			January 17, 2028; July 17, 2028;	20, 2022; January 20, 2023; July
		July 15 in each year,	January 17, 2029; July 17, 2029;	20, 2023;
		commencing on July 15, 2021 up	January 17, 2030; July 17, 2030;	January 20, 2024; July 20, 2024;
		to and excluding the maturity	January 17, 2031; July 17, 2031;	January 20, 2025; July 20, 2025;
16	Subsequent call dates, if applicable	date	January 17, 2032	January 20, 2026
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.19% accrual rate	1.60-3.00%	0.0167
19	Existence of a dividend stopper	No	No	No 0.0107
	Existence of a dividend stoppe.			
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	
24	If convertible, conversion trigger (s)		11011 001110110	Non-convertible
25	ii convertible, conversion trigger (3)	N/A	N/A	Non-convertible N/A
<u> </u>	If convertible, fully or partially	N/A N/A		
26		N/A N/A	N/A	N/A N/A N/A
	If convertible, fully or partially	N/A	N/A N/A	N/A N/A
26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A N/A	N/A N/A N/A
26	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 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
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
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
26 27 28 29 30 31 32	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A  Exemption from subordination	N/A N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	N/A 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	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify 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 N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A N/A N/A N/A  N/A  N
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 N/A  N/A  N
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	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  N
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 NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 11, 2019	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  N/O  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	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	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
26 27 28 29 30 31 32 33 34 34a 35 36	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug	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

Main Fea	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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BIVIO	BIVIO
2	for private placement)	06368DHK3	06368DHP2	220886930
	, ,			
		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	NI/A	NI/A	DI/A
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4.332	25	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Jul-2020		
12	Perpetual or dated	Dated 24 Ivi 2020	Dated 24 Ivi 2020	Dated 24 Ivil 2000
13 14	Original maturity date  Issuer call subject to prior supervisory approval	21-Jul-2030		
14	issuer can subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 21-July-2021	At par on 21-July-2021	24-Jul-2021
		At par on January 21, 2022; July	At par on January 21, 2022; July	
		21, 2022; January 21, 2023; July	21, 2022; January 21, 2023; July	
		21, 2023;	21, 2023;	
		January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025;	January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025;	
		January 21, 2026; July 21, 2026;	January 21, 2026; July 21, 2026;	
		January 21, 2027; July 21, 2027;	January 21, 2027; July 21, 2027;	
		January 21, 2028; July 21, 2028;	January 21, 2028; July 21, 2028;	July 24 in each year, commencing
16	Subsequent call dates, if applicable	January 21, 2029; July 21, 2029; January 21, 2030	January 21, 2029; July 21, 2029; January 21, 2030	on July 24, 2021 up to and excluding the maturity date
10	Coupons/dividends		January 21, 2000	excitating the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75-2.20%	0.02	Zero coupon, 3.05% accrual rate
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative Non convertible	Cumulative Non convertible	Cumulative
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			-
20	If convertible, specify issuer of instrument it converts	N/A	N/A	NI/A
30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	140	110	140
32	If write-down, full or partial			1
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination bioroschu in liquidation (- 15			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
		N/A	N/A	NIP Prospectus - July 16, 2020
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A
		IN/FS	14/71	DIF
	Pricing Supplement (if applicable)			
	O PP (	Final Terms - Cusip: 06368DHK3	Final Terms - Cusip: 06368DHP2	Final Terms - Cusip: 220886930
			<del></del> _	

	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	BNO	BINIO	BNO
2	for private placement)	220934209	06368DHL1	06368DHS6
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	9.105	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	27-Jul-2020	30-Jul-2020	30-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	27-Jul-2060	30-Jul-2025	30-Jul-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	44404	At par on 30-July-2021	At par on 30-July-2021
				At par on January 30, 2022; July
				30, 2022; January 30, 2023; July
				30, 2023; January 30, 2024; July
				30, 2024; January 30, 2025;
				January 30, 2026; July 30, 2026;
		July 27 in each year,	At par on January 30, 2022; July	January 30, 2027; July 30, 2027;
		commencing on July 27, 2021 up to and excluding the maturity	30, 2022; January 30, 2023; July 30, 2023; January 30, 2024; July	January 30, 2028; July 30, 2028; January 30, 2029; July 30, 2029;
16	Subsequent call dates, if applicable	date	30, 2024; January 30, 2025	January 30, 2030
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.03% accrual rate	1.40%	1.80%
19	Existence of a dividend stopper	No	No	No
20				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21 22				·
21 22 23	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible	No Cumulative Non-convertible	No	No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	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	Existence of a step up or other 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
21 22 23 24 25	Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	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
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	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 If convertible, specify issuer of instrument it converts	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A
21 22 23 24 25 26 27 28	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	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
21 22 23 24 25 26 27 28 29 30	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	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	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
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
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) 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
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	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
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	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
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A NO
21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination 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
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  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  NO  Exemption from subordination  Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  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, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	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	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No 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
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 N/A Portion from subordination  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 Po  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 Po Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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 NIP Prospectus - July 16, 2020	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No 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
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 NIP Prospectus - July 16, 2020	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No 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

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TIAC net 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	BNO	BNO	BIVIO
2	for private placement)	06367WX73	06367WX81	06367WZ48
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	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.00	USD 21.00	USD 10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	31-Jul-2020	30-Jul-2020	31-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	31-Jul-2025	30-Jul-2025	31-Jul-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 31-January-2022	At par on 30-July-2021	At par on 31-October-2020
		l		At par on each January 31, April
		At par on each January 31 and July 31, commencing on January	At par on each January, April, July and October, commencing	30, July 31, and October 31 of each year, commencing on
16	Subsequent call dates, if applicable	31, 2022.	on July 30, 2021.	October 31, 2020.
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.00% - 1.50%	0.02
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary partially discretionary or mandatory	Mandatary	Mandatary	Mandatory
20 21	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	No	Mandatory 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
20	If convertible specific instrument to a second to the seco			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
-	If temporary write-down, description of write-down			
34	mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of Subordination			Ī
34a	Position in subordination hierarchy in liquidation (specify	Pari pasu to Donosit Linkillaine	Pari nacu to Donosit Liabilities	Pari nacu to Donosit Lighilitis -
34a 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
34a	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	Pari pasu to Deposit Liabilities No N/A	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No	'	
34a 35 36	Position in subordination hierarchy in 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 N/A	No N/A	No N/A
34a 35 36	Position in subordination hierarchy in 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 N/A N/A	No N/A N/A	No N/A N/A
34a 35 36	Position in subordination hierarchy in 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 N/A	No N/A	No N/A
34a 35 36	Position in subordination hierarchy in 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 N/A N/A USD Prospectus Supplement - Sep	No N/A N/A USD Prospectus Supplement - Sep.	No N/A N/A USD Prospectus Supplement - Sep
34a 35 36	Position in subordination hierarchy in 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 N/A N/A USD Prospectus Supplement - Sep	No N/A N/A USD Prospectus Supplement - Sep.	No N/A N/A USD Prospectus Supplement - Sep

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	50	50
2	for private placement)	06368DHT4	06367WZ89	06368DHU1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	25.00		5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Aug-2020	6-Aug-2020	10-Aug-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Aug-2030	6-Feb-2026	10-Aug-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	At par on 4-August-2021	On 6-February-2022	At par on 10-August-2021
		At par on each August and February 4, commencing August	On each August and February 6, commencing February 6, 2022	At par on each August and February 10, commencing
16	Subsequent call dates, if applicable	4, 2021 up to and excluding the maturity date	up to and excluding the maturity date	August 10, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.70 - 2.10%	1.00%	
19	Existence of a dividend stopper	N. 1.	No	No
13	Existence of a dividend stopper	NO	140	140
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
2.	If temporary write-down, description of write-down			
34	mechanism	Examplian from subscribes the con-	Examplian from subscriber 19 and a	Everytion from subsection
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subordination biography in the side to 15			
25	Position in subordination hierarchy in liquidation (specify	Pari populto Deposit I I-Lillai-	Pari populto Denesit Lietaliaie	Pari pagu ta Danasit Lieleillair
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Prospectus	
	Supplement to Base Shelf Prospectus (if applicable)		MTN Prospectus Supplement	
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DHT4	Final Terms - CUSIP: 06367WZ89	Final Terms - CUSIP: 06368DHU1

	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	50	50	
2	for private placement)	06368DHV9	06368DHW7	06368DHX5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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	16.30	1.00	2.50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Aug-2020	18-Aug-2020	
12	Perpetual or dated	Dated 13-Aug-2020	Dated	Dated 21-Aug-2020
13	Original maturity date	13-Aug-2025	18-Aug-2029	21-Aug-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes 21-Aug-2027
14	issuer can subject to prior supervisory approval	100	100	100
1				
	Optional call date, contingent call dates and			
15	redemption amount	At par on 13-August-2021	At par on 18-August-2021	At par on 21-August-2021
		At par on each August and	At par on each August and	At par on each August and
		February 13, commencing	February 18, commencing	February 21, commencing
4.5		February 13, commencing August 13, 2021 up to and	February 18, commencing August 18, 2021 up to and	February 21, commencing August 21, 2021 up to and
16	Subsequent call dates, if applicable	February 13, commencing	February 18, commencing	February 21, commencing
	Coupons/dividends	February 13, commencing August 13, 2021 up to and excluding the maturity date	February 18, commencing August 18, 2021 up to and excluding the maturity date	February 21, commencing August 21, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	February 13, commencing August 13, 2021 up to and excluding the maturity date Fixed	February 18, commencing August 18, 2021 up to and excluding the maturity date Fixed	February 21, commencing August 21, 2021 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed  1.25 - 2.10%	February 21, commencing August 21, 2021 up to and excluding the maturity date Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	February 13, commencing August 13, 2021 up to and excluding the maturity date Fixed	February 18, commencing August 18, 2021 up to and excluding the maturity date Fixed	February 21, commencing August 21, 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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory No	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% 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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% 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)	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No  Cumulative Non-convertible N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% 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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% 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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% 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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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)	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  Exemption from subordination	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
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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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
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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	February 13, commencing August 13, 2021 up to and excluding the maturity date  Fixed  0.0125  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	February 18, commencing August 18, 2021 up to and excluding the maturity date  Fixed 1.25 - 2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	February 21, commencing August 21, 2021 up to and excluding the maturity date  Fixed  1.55%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	L L L TIAC L' L L L	L L L TIAC L' L L L	
		Included in TLAC not included in	Included in TLAC not included in regulatory capital	Included in TLAC not included in
1	Issuer	regulatory capital BMO	BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	BIVIO
2	for private placement)	06368DHY3	221504682	222463700
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 330.0	50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Aug-2020	27-Aug-2020	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Aug-2030	27-Aug-2060	28-Aug-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 26-August-2021	27-Aug-25	At par on 28-August-2022
1				
		At par on each August and	Fach August 27 commonsing	Fook August 20, commencing
		February 26, commencing	Each August 27, commencing	Each August 28, commencing
16	Subsequent call dates, if applicable		Each August 27, commencing August 27, 2025 up to and excluding the maturity date.	Each August 28, commencing August 28, 2022 up to and excluding the maturity date.
16	Subsequent call dates, if applicable  Coupons/dividends	February 26, commencing August 26, 2021 up to and	August 27, 2025 up to and	August 28, 2022 up to and
16		February 26, commencing August 26, 2021 up to and	August 27, 2025 up to and	August 28, 2022 up to and
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90%	August 27, 2025 up to and excluding the maturity date.	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023
17	Coupons/dividends Fixed or floating dividend/coupon	February 26, commencing August 26, 2021 up to and excluding the maturity date Fixed	August 27, 2025 up to and excluding the maturity date.  Fixed	August 28, 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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023
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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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)	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No  Cumulative Non-convertible N/A	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	August 27, 2025 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.74%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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)	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	February 26, commencing August 26, 2021 up to and excluding the maturity date  Fixed  1.90% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August 27, 2025 up to and excluding the maturity date.  Fixed Zero Coupon, 2.74% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A P/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A	August 28, 2022 up to and excluding the maturity date.  Fixed  0.023  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

	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	Included in TLAC not included in regulatory capital
1	Issuer	BMO	regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BNO	BIVIO
2	for private placement)	06368DJD7	06368DJE5	06368DJG0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  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	1.00	15.00	10.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-Sep-2020	2-Sep-2020	3-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Sep-2027	2-Sep-2030	3-Sep-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	44440	At par on 2-September-2021	44442
1		IFach September and March 1	LAT par on each September and	IEach September and March 3
		Each September and March 1, commencing September 1, 2021	At par on each September and March 2, commencing	Each September and March 3, commencing September 3, 2021
			March 2, commencing September 2, 2021 up to and	Each September and March 3, commencing September 3, 2021 up to and excluding the maturity
16	Subsequent call dates, if applicable	commencing September 1, 2021	March 2, commencing	commencing September 3, 2021
	Coupons/dividends	commencing September 1, 2021 up to and excluding the maturity date	March 2, commencing September 2, 2021 up to and excluding the maturity date	commencing September 3, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing September 1, 2021 up to and excluding the maturity date  Fixed	March 2, commencing September 2, 2021 up to and excluding the maturity date Fixed	commencing September 3, 2021 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing September 1, 2021 up to and excluding the maturity date	March 2, commencing September 2, 2021 up to and excluding the maturity date	commencing September 3, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing September 1, 2021 up to and excluding the maturity date  Fixed	March 2, commencing September 2, 2021 up to and excluding the maturity date Fixed	commencing September 3, 2021 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No	commencing September 3, 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	commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00%  No  Mandatory	commencing September 3, 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	commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No	commencing September 3, 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	commencing September 1, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.37% No  Mandatory No Cumulative	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative	commencing September 3, 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	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37% No  Mandatory No  Cumulative Non-convertible	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible	commencing September 3, 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 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)	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37% No  Mandatory No  Cumulative Non-convertible N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A	commencing September 3, 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	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing September 3, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other 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 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing September 3, 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a 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 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing September 3, 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	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing September 3, 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
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17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 3, 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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing September 3, 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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing September 3, 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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	commencing September 1, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.37%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	March 2, commencing September 2, 2021 up to and excluding the maturity date  Fixed 1.65-2.00% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing September 3, 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 N/A
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up to and excluding the maturity date date of the coupons, date of the coupons, dividends    Coupons, dividends					
Subsequent call dates, if applicable   date   date   date					
17   Fixed or floating dividend/coupon   Fixed   Fixed   Fixed   Fixed   2ero Coupon, 1.90%   2ero Coupon, 1.80%   2ero Coupon, 1.90%   2ero Coupon, 1.80%   No	16	Subsequent call dates, if applicable			
Zero Coupon, 1.58%   Zero Coupon, 1.90%   Zero Coupon, 1.80%		Coupons/dividends			
Pully discretionary, partially discretionary or mandatory Mandator	17	- 1	Fixed		Fixed
Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem No	18		Zero Coupon, 1.58%	Zero Coupon, 1.90%	Zero Coupon, 1.80%
Existence of a step up or other incentive to redeem	19	Existence of a dividend stopper	No	No	No
Existence of a step up or other incentive to redeem					
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, and and a conversion or ate 29 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 mechanism 35 Non-compliant transitioned features 36 Non-compliant transitioned features 37 No 38 Supplement to Base Shelf Prospectus (if applicable) 39 Pricing Supplement (if applicable) 40 No 40 No 40 No 50 No 5					·
23 Convertible or non-convertible Non-converti		' '			
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26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into 29 Into Order of instrument it converts into Order of instrument it converts order of instrument it converts order orde					
If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					
If convertible, specify issuer of instrument it converts  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	27	If convertible, mandatory or optional conversion	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/	]				
29 into N/A N/A N/A N/A  30 Write-down feature No No No No  31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 mechanism  35 Type of subordination Exemption from subordination Exemption from subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features No No No No  37 If yes, specify non-compliant features  No N/A N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)  No N	28				
30 Write-down feature No	30		NI/A	NI/A	NI/A
31					
32			INO	INO	INO
If temporary write-down, description 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 If yes, specify non-compliant features N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)  Exemption from subordination					
If temporary write-down, description 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 If yes, specify non-compliant features N/A  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  If temporary write-down, description of write-down mechanism Exemption from subordination Exemption from subordination Exemption from subordination  Pari pasu to Deposit Liabilities No No No No No No No Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)					
34 mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  No  If yes, specify non-compliant features  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)  Exemption from subordination  Pari pasu to Deposit Liabilities  No  No  No  No  No  No  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Pricing Supplement (if applicable)					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No N	34	mechanism			
35   instrument type immediately senior to instrument)	34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35   instrument type immediately senior to instrument)					
36 Non-compliant transitioned features No	35		Dori populto Deserti I 1 1 190	Dori populto Devenit Line 1901	Dori populto Deserta List 1905
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)					
Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Prospectus  Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)	- 3,				
Supplement to Base Shelf Prospectus (if applicable)  Pricing Supplement (if applicable)					
Pricing Supplement (if applicable)		riospectus			
					Ì
		Supplement to Base Shelf Prospectus (if applicable)			
Final Terms - CUSIP: 06368DJM7 Final Terms - CUSIP: 06368DJF2 Final Terms - CUSIP: 06368DJL9		Supplement to Base Shelf Prospectus (if applicable)			

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	1 1 1 1 TIAC 1 1 1 1 1	1 1 1 1 TIAC 1 1 1 1 1	
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	BIVIO
2	for private placement)	06368DJN5	221926188	06368DJP0
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/A
5	Transitional Basel III rules 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	20.00		5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	4-Sep-2020	9-Sep-2020 Dated	
13	Original maturity date	Dated 4-Sep-2030	9-Sep-2060	Dated 10-Sep-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	The state of the s			
	Optional call date, contingent call dates and			
15	redemption amount	At par on 4-September-2021	45909	44449
- 13	reachipation amount	7 K pair of F Coptomisor 2021	10000	11110
		At nor an apple Contambor and		Fook Contember and March 10
		At par on each September and	Fach September 9, commencing	Each September and March 10,
		At par on each September and March 4, commencing September 4, 2021 up to and	Each September 9, commencing September 9, 2025 up to and	Each September and March 10, commencing September 10, 2021 up to and excluding the
16	Subsequent call dates, if applicable	March 4, commencing		commencing September 10,
	Coupons/dividends	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	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
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	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	Coupons/dividends Fixed or floating dividend/coupon	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
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	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 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 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	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 Cumulative Non-convertible	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 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)	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	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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	March 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 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	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	March 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  If convertible, specify instrument type convertible into	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
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	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 N/A
20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	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	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
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	March 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	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
20 21 22 23 24 25 26 27 28 29 30	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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	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
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	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	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
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	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 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 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 N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	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	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
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	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 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 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 N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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 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 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 N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type 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	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  Pari pasu to Deposit Liabilities  No	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  N/A  N/A  N/	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  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	March 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  N/A  Pari pasu to Deposit Liabilities	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  N/A  N/A  N/	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  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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  Pari pasu to Deposit Liabilities  No	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  N/A  N/A  N/	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  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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  Pari pasu to Deposit Liabilities  No	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No 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  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	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  Pari pasu to Deposit Liabilities  No	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  N/A  N/A  N/	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  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	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  Pari pasu to Deposit Liabilities  No	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No 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  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	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  Pari pasu to Deposit Liabilities  No	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No 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  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	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  Pari pasu to Deposit Liabilities  No	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No 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  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	March 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  Pari pasu to Deposit Liabilities  No	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No 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  P/A  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million:	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	50	56
2	for private placement)	06368DJR6	06368DKB9	06368DKC7
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Institutient	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	35.00	50.00	5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Sep-2020	25-Sep-2020	28-Sep-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2030	25-Sep-2030	28-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 15-September-2021	At par on 25-September-2021	28-Sep-21
		At par on each September and	At par on each September and	Each September and March 28,
16	Subsequent call dates, if applicable	March 15, commencing September 15, 2021 up to and excluding the maturity date	March 25, commencing September 25, 2021 up to and excluding the maturity date	commencing September 28, 2021 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.0181		Zero Coupon, 1.49%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
	Convertible or non-convertible			
23 24		Non-convertible	Non-convertible	Non-convertible
25	If convertible, conversion trigger (s)  If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25	If convertible, fully or partially  If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	somerable, manuatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DJR6	Final Terms - CUSIP: 06368DKB9	Final Terms - CUSIP: 06368DKC7

	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	BNO	DIVIO	BWO
2	for private placement)	06367W5P4	06368DKA1	06368DKD5
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15	8.00	2.12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	29-Sep-2020	1-Oct-2020	2-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	29-Sep-2034	1-Oct-2028	2-Oct-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
l	Optional call date, contingent call dates and			
15	redemption amount	On 29-March-2021	At par on 1-October-2021	At par on 2-October-2021
- 13	reactification amount	011 20 11101011 2021	7 K pair 611 1 College: 2021	7 11 pai 011 2 0010001 2021
		On each September and March 29, commencing March 29, 2021	At par on each October and April 1, commencing October 1, 2021	At par on each October and April 2, commencing October 2, 2021
		up to and excluding the maturity	up to and excluding the maturity	up to and excluding the maturity
16	Subsequent call dates, if applicable	date	date	date
	Coupons/dividends			
ì	I COUDOTIS/UIVIUETIUS			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon			
18	Fixed or floating dividend/coupon Coupon rate and any related index	1.85%	1.20-2.00%	1.80%
	Fixed or floating dividend/coupon			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	1.85% No	1.20-2.00% No	1.80% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	1.20-2.00% No Mandatory	No Mandatory
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	1.85% No	1.20-2.00% No Mandatory	No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1.85% No Mandatory No Cumulative	1.20-2.00% No Mandatory No Cumulative	No Mandatory No Cumulative
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No	1.20-2.00% No Mandatory	No Mandatory No
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative Non-convertible	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible	1.80% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	No Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A	1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.20-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If 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 N/A	1.20-2.00%  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
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 Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-2.00%  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
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-2.00%  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
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-2.00%  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
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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-2.00%  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
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-2.00%  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
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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.20-2.00%  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
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, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If remporary write-down, description of write-down mechanism  Type of subordination	No Mandatory No Cumulative Non-convertible N/A	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	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	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	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  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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	1.20-2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M	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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A P/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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	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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M	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	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M	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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M	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	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	atures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DKF0	06368DKE3	06367W7E7
		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
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Company of the last	Company of the last	Company of the last
	instruments governed by foreign law)  Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 0.262	USD 0.757	USD 25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Oct-2020	2-Oct-2020	7-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2-Oct-2023	2-Oct-2025	7-Oct-2022
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1				
	Optional call date, contingent call dates and			
15	redemption amount	At par on 2-October-2021	At par on 2-October-2021	N/A
		At par on each October and April 2, commencing October 2, 2021	At par on each October and April 2, commencing October 2, 2021	
		up to and excluding the maturity	up to and excluding the maturity	
16	Subsequent call dates, if applicable	date	date	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to Floating Rate
18				
	Coupon rate and any related index	0.45%-0.65%	0.80%-1.20%	0.40%
19	Coupon rate and any related index Existence of a dividend stopper	0.45%-0.65% No	0.80%-1.20% No	
	Existence of a dividend stopper	No	No	0.40% No
20	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	0.40% No Mandatory
20 21	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	0.40% No Mandatory No
20 21 22	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	No Mandatory No Cumulative	0.40% No Mandatory No Cumulative
20 21 22 23	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	0.40% No Mandatory No Cumulative Non-convertible
20 21 22 23 24	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	0.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A
20 21 22 23 24 25	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	0.40% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	0.40% No Mandatory No Cumulative Non-convertible N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	0.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into	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	0.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature	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	0.40% 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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	0.40% 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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	0.40% 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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	0.40% 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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	0.40% 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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	0.40% 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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination	0.40% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A Po  Exemption from subordination Pari pasu to Deposit Liabilities	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of 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  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of 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  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	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 N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  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	Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No	No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus

	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	50	50	56
2	for private placement)	06368DKK9	06368DKP8	06367W6Z1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5.000	30.000	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Oct-2020	15-Oct-2020	20-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Oct-2030	15-Oct-2030	20-Apr-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
1	Optional call date, contingent call dates and			
15	redemption amount	14-Oct-21	At par on 15-October-2021	On 20-October-2022
		Each October and April 14,	At par on each October and April	On each October and April 20,
		commencing October 14, 2021	15, commencing October 15,	commencing October 20, 2022
		The second of th	0004 4	
i		up to and excluding the maturity	2021 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable	date date	maturity date	up to and excluding the maturity date
	Coupons/dividends	date	maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon	date Fixed	maturity date Fixed	date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	date Fixed Zero Coupon, 1.77%	maturity date Fixed 1.83%	date Fixed 0.0115
17	Coupons/dividends Fixed or floating dividend/coupon	date Fixed	maturity date Fixed	date Fixed
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, 1.77% No	maturity date Fixed 1.83%	date Fixed 0.0115
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, 1.77% No Mandatory	maturity date  Fixed  1.83%  No  Mandatory	date Fixed 0.0115 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, 1.77% No Mandatory No	maturity date  Fixed  1.83%  No  Mandatory  No	date Fixed 0.0115 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	date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative	Fixed 0.0115 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	date  Fixed Zero Coupon, 1.77% No  Mandatory No Cumulative Non-convertible	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible	Fixed 0.0115 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)	date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A	date Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A
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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, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	date Fixed 0.0115 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, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	date Fixed 0.0115 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, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	date Fixed 0.0115 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	date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	date Fixed 0.0115 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	date Fixed Zero Coupon, 1.77% No Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	date Fixed 0.0115 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, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	date Fixed 0.0115 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	date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	date Fixed 0.0115 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	date Fixed 0.0115 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	date Fixed 0.0115 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	date Fixed 0.0115 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	date Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	date  Fixed  Zero Coupon, 1.77%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	date Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	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  N/	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/	date Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	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	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	date  Fixed  0.0115  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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  Pari pasu to Deposit Liabilities	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	date  Fixed  0.0115  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pri pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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  Pari pasu to Deposit Liabilities	maturity date  Fixed  1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Portion from subordination  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A Pri pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  0.0115  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
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	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date Fixed 0.0115 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  0.0115  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
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, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  0.0115  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  MTN Prospectus
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	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  No  Exemption from subordination  Pari pasu to Deposit Liabilities  No	maturity date  Fixed 1.83%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	date  Fixed  0.0115  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  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
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	50	56
2	for private placement)	06368DKN3	06368DLX0	06368DLW2
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50	5.00	5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Oct-2020	2-Nov-2020	2-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Oct-2030	2-Nov-2026	2-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	- I I I I I I I I I I I I I I I I I I I			
45	Optional call date, contingent call dates and	A4 04 O-4-b 0004	At 0 November 2004	At 0 November 2004
15	redemption amount	At par on 21-October-2021	At par on 2-November-2021	At par on 2-November-2021
		At par on each October and April	At par on each November and	At par on each November and
		21, commencing October 21,	May 2, commencing November	May 2, commencing November
		2021 up to and excluding the	May 2, commencing November 2, 2021 up to and excluding the	May 2, commencing November 2, 2021 up to and excluding the
16	Subsequent call dates, if applicable		May 2, commencing November	May 2, commencing November
	Coupons/dividends	2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	2021 up to and excluding the maturity date  Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%	May 2, commencing November 2, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	2021 up to and excluding the maturity date  Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.30%	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.40%
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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.30%  No  Mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  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)	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.40%  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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Nor-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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
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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	2021 up to and excluding the maturity date  Fixed 1.40%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.30%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.40%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ 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	50	50	56
2	for private placement)	06368DLY8	06368DLZ5	225220344
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	Liability fair value ention	Liability fair value ention	50.000
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Nov-2020	2-Nov-2020	4-Nov-2020
12	Perpetual or dated	Dated 2 Nov 2020	Dated 2 Nov 2020	Dated 4 Nov 2025
13 14	Original maturity date  Issuer call subject to prior supervisory approval	2-Nov-2030	2-Nov-2030	4-Nov-2035
14	issuer can subject to prior supervisory approval	Yes	Yes	Yes
1				
	Optional call date, contingent call dates and			4 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
15	redemption amount	At par on 2-November-2021	At par on 2-November-2021	At par on 4-November-2022
i				
		At par on each November and	At par on each November and	At par on each November 4,
		May 2, commencing November	May 2, commencing November	commencing November 4, 2022
16	Cubesquart cell dates if applicable	May 2, commencing November 2, 2021 up to and excluding the	May 2, commencing November 2, 2021 up to and excluding the	commencing November 4, 2022 up to and excluding the maturity
16	Subsequent call dates, if applicable	May 2, commencing November	May 2, commencing November	commencing November 4, 2022
	Coupons/dividends	May 2, commencing November 2, 2021 up to and excluding the maturity date	May 2, commencing November 2, 2021 up to and excluding the maturity date	commencing November 4, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date	commencing November 4, 2022 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 0.018	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.60%-2.10%	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed	May 2, commencing November 2, 2021 up to and excluding the maturity date	commencing November 4, 2022 up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10%  No	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10%  No  Mandatory	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10%  No  Mandatory  No	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022 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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10%  No  Mandatory  No  Cumulative	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.60%-2.10%  No  Mandatory  No  Cumulative  Non-convertible	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022 No  Mandatory No  Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No  Cumulative Non-convertible N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  O.018  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Nor-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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  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	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  O.018  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Nor-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Nor-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  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 N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed 1.60%-2.10% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	May 2, commencing November 2, 2021 up to and excluding the maturity date  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 N/A	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  Exemption from subordination	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.60%-2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, partially  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  1.60%-2.10%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  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
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, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	May 2, commencing November 2, 2021 up to and excluding the maturity date  Fixed  0.018  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	May 2, commencing November 2, 2021 up to and excluding the maturity date  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  N/A  N/	commencing November 4, 2022 up to and excluding the maturity date  Fixed  0.022  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No  N/A

	tures Of Regulatory Capital Instruments			
(\$ 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	50	50	56
2	for private placement)	225098140	06368DMA9	06368DMF8
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment		21/2	21/2
<u>4</u> 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Guier 12 to mondinon	Cities 12 to monument	Chief 12 to motiument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 10	2.50	3.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Nov-2020	6-Nov-2020	9-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-2050	6-Nov-2028	9-Nov-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	20 11 25	A	A
15	redemption amount	U6-NOV-25	At par on 6-November-2021	At par on 9-November-2021
			At par on each November and	At par on each November and
		Each November 6, commencing	May 6, commencing November	May 9, commencing November
		November 6, 2021 up to and	6, 2021 up to and excluding the	9, 2021 up to and excluding the
16	Subsequent call dates, if applicable	exlcuding the maturity date.	maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 2.70%	1.20%-2.00%	1.35%-1.70%
19	Existence of a dividend stopper	NO .	NO	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
20	If convertible, specify issuer of instrument it converts	N/A	NI/A	N/A
29	into Write-down feature	N/A No	N/A No	N/A No
30 31	If write-down, write-down trigger (s)	UNU	INU	INU
32	If write-down, write-down trigger (s)  If write-down, full or partial			
33	If write-down, permanent or temporary			
- 55	If temporary write-down, description of write-down			
34	mechanism			
J ,		Exemption from subordination	Exemption from subordination	Exemption from subordination
34a	Type of subordination			
	Type of subordination			•
34a	Position in subordination hierarchy in liquidation (specify			
34a 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
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	No	No	No
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	No	No	No
34a 35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No	No
34a 35 36	Position in subordination hierarchy in 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	No	No
34a 35 36	Position in subordination hierarchy in 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 N/A	No	No
34a 35 36	Position in subordination hierarchy in 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 N/A	No	No
34a 35 36	Position in subordination hierarchy in 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 N/A	No	No
34a 35 36	Position in subordination hierarchy in 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 N/A	No	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
				regulatory capital
1	Issuer	regulatory capital BMO	regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWO	BWO	BIVIO
2	for private placement)	06368DMH4	06368DMG6	06368DMJ0
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.28	1.00	1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Nov-2020	9-Nov-2020	9-Nov-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Nov-2027	9-Nov-2028	9-Nov-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
l				
	Optional call date, contingent call dates and			
15	redemption amount	At par on 9-November-2021	At par on 9-November-2021	At par on 9-November-2021
		At par on each November and	At par on each November and	At par on each November and
		May 9, commencing November	May 9, commencing November	May 9, commencing November
		9, 2021 up to and excluding the	9, 2021 up to and excluding the	9, 2021 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
		-		7
	Coupons/dividends			·
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	1.45%	1.55%	Fixed
	Fixed or floating dividend/coupon			Fixed
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	1.45% No	1.55% No	Fixed 1.80% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	Fixed 1.80% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	No Mandatory No	No Mandatory No	Fixed 1.80% No Mandatory No
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Mandatory No Cumulative	1.55% No Mandatory No Cumulative	Fixed 1.80% No Mandatory No Cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Mandatory No Cumulative Non-convertible	No Mandatory No Cumulative Non-convertible	Fixed 1.80% No Mandatory No Cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A	Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially	No Mandatory No Cumulative Non-convertible N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	No Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)	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	Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80% No 1.80% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.80% No 1.80% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If remporary write-down, description of write-down mechanism  Type of subordination	No Mandatory No Cumulative Non-convertible N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  Exemption from subordination	Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
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, permanent or temporary  If 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 Portion from subordination Pari pasu to Deposit Liabilities	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed  1.80%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts Into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  No  Exemption from subordination  Pari pasu to Deposit Liabilities No	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Pori pasu to Deposit Liabilities No	Fixed  1.80% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  No  Exemption from subordination  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
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Divio	BMO	Billio
2	for private placement)	06368DMK7	06368E3G5	06368DML5
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 10	USD 10	2.10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Nov-2020	10-Nov-2020	12-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Nov-2030	10-Feb-2027	12-Nov-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	44510	At par on 10-November-2021	At par on 12-November-2021
1				
			At par on each Enhruany May	
		Fach November and May 10	At par on each February, May, August and November 10	At par on each November and
		Each November and May 10, commencing November 10, 2021	August and November 10,	At par on each November and May 12, commencing November
		Each November and May 10, commencing November 10, 2021 up to and excluding the maturity		May 12, commencing November 12, 2021 up to and excluding the
16	Subsequent call dates, if applicable	commencing November 10, 2021	August and November 10, commencing November 10, 2021	May 12, commencing November
	Coupons/dividends	commencing November 10, 2021 up to and excluding the maturity date	August and November 10, commencing November 10, 2021 up to and excluding the maturity date	May 12, commencing November 12, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	commencing November 10, 2021 up to and excluding the maturity date	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing November 10, 2021 up to and excluding the maturity date	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed
17	Coupons/dividends Fixed or floating dividend/coupon	commencing November 10, 2021 up to and excluding the maturity date	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed	May 12, commencing November 12, 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	commencing November 10, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.85% No	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  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 November 10, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.85% No  Mandatory	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  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	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  No  Mandatory  No  Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing November 10, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.85% No  Mandatory No Cumulative Non-convertible	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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)	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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 November 10, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.85% No  Mandatory No Cumulative Non-convertible N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  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 November 10, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.85% No  Mandatory No Cumulative Non-convertible N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  No Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  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	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A  N/A  N/A	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, 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)	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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, 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)	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% 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	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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 November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	commencing November 10, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.85% No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	August and November 10, commencing November 10, 2021 up to and excluding the maturity date  Fixed  1.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	May 12, commencing November 12, 2021 up to and excluding the maturity date  Fixed 1.00%-1.35%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

ivialin Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	L L L TIAC L' L L L	L L L I TIAC II L L I	
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BINIO	BIVIO
2	for private placement)	226142592	06368E4T6	06368DMX9
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A 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
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	50.00		2.30
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	20-Nov-2020	23-Nov-2020	1-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Nov-2035	23-May-2024	1-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 20-November-2021	At par on 23-May-2021	At par on 1-December-2021
		·		· ·
		At par on each November 20,	At par on each May and	At par on each December and
		commencing November 20, 2021	November 23, commencing May	June 1, commencing December
16	Subsequent call dates, if applicable			
16	Subsequent call dates, if applicable  Coupons/dividends	commencing November 20, 2021 up to and excluding the maturity	November 23, commencing May 23, 2021 up to and excluding the	June 1, commencing December 1, 2021 up to and excluding the
16		commencing November 20, 2021 up to and excluding the maturity	November 23, commencing May 23, 2021 up to and excluding the	June 1, commencing December 1, 2021 up to and excluding the
	Coupons/dividends	commencing November 20, 2021 up to and excluding the maturity date	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
17	Coupons/dividends Fixed or floating dividend/coupon	commencing November 20, 2021 up to and excluding the maturity date Fixed	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
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226	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%
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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  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
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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No	November 23, commencing May 23, 2021 up to and excluding the maturity date  Fixed  0.50%  Mandatory  No	June 1, commencing December 1, 2021 up to and excluding the maturity date  Fixed  1.50%  No  Mandatory  No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No 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
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative 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
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)	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A	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
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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A	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
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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A	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
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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A	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
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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A	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
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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	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A	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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A	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  Nor-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
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20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	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
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	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No  Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	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	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
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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 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	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  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	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  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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 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	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 1.50%  Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	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  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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	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  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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	commencing November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	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  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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	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  No	June 1, commencing December 1, 2021 up to and excluding the maturity date  Fixed 1.50%  No 1.50%  Mandatory No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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 November 20, 2021 up to and excluding the maturity date  Fixed  0.0226 No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	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  No	June 1, commencing December 1, 2021 up to and excluding the maturity date  Fixed 1.50%  No 1.50%  Mandatory No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
Į.		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in regulatory capital
1	Issuer	regulatory capital BMO	regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BNO	BIVIO
2	for private placement)	06368DNC4	06368DNF7	06368DNH3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A	N/A	N/A Other TLAC instrument
/	Instrument type  Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.25	10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Dec-2020	14-Dec-2020	15-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Dec-2026	14-Dec-2030	15-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 14-December-2021	44544	44545
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		At par on each December and	On each December and June 14	On each December and June 15
		At par on each December and June 14, commencing December	On each December and June 14, commencing December 14, 2021	
		At par on each December and June 14, commencing December 14, 2021 up to and excluding the	On each December and June 14, commencing December 14, 2021 up to and excluding the maturity	
16	Subsequent call dates, if applicable	June 14, commencing December	commencing December 14, 2021	commencing December 15, 2021
	Coupons/dividends	June 14, commencing December 14, 2021 up to and excluding the maturity date	commencing December 14, 2021 up to and excluding the maturity date	commencing December 15, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	June 14, commencing December 14, 2021 up to and excluding the maturity date	commencing December 14, 2021 up to and excluding the maturity date	commencing December 15, 2021 up to and excluding the maturity date Fixed
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	June 14, commencing December 14, 2021 up to and excluding the maturity date	commencing December 14, 2021 up to and excluding the maturity date	commencing December 15, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	June 14, commencing December 14, 2021 up to and excluding the maturity date	commencing December 14, 2021 up to and excluding the maturity date	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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70% 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)	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70% 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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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	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  N/A	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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	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  N/A	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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 If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	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  N/A	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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, 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 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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If 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 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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If 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 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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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 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)	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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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 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	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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	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	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.70% 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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 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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	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  N/A  N/	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  Exemption from subordination	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 355	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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)	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  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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	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  N/A  N/	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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  N/A  N/	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
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20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	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  N/A  N/	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of 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 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  N/A  N/	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	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  N/A  N/	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	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  N/A  N/	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	commencing December 15, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.70%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	L L L TIAC L' L L L		L L L I TIAC L L I
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	BNO	BINIO
2	for private placement)	06368DNK6	06368DNL4	06368DNJ9
	, ,			
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A 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
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	7.5	5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	18-Dec-2020	21-Dec-2020	29-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Mar-2033	21-Dec-2030	29-Dec-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Onting last data in the second			
15	Optional call date, contingent call dates and redemption amount	AAEA0	At par on 21-December-2021	At par on 29-December-2021
15	redemption amount	44346	At par on 21-December-2021	At par on 29-December-2021
		On each March, June,		
		September and June 18,	At par on each December and	At par on each December and
		September and June 18, commencing December 18, 2021	June 21, commencing December	June 29, commencing December
16	Subsequent call dates if applicable	September and June 18, commencing December 18, 2021 up to and excluding the maturity	June 21, commencing December 21, 2021 up to and excluding the	June 29, commencing December 29, 2021 up to and excluding the
16	Subsequent call dates, if applicable	September and June 18, commencing December 18, 2021	June 21, commencing December	June 29, commencing December
	Coupons/dividends	September and June 18, commencing December 18, 2021 up to and excluding the maturity date	June 21, commencing December 21, 2021 up to and excluding the maturity date	June 29, commencing December 29, 2021 up to and excluding the maturity date
16 17 18	Coupons/dividends Fixed or floating dividend/coupon	September and June 18, commencing December 18, 2021 up to and excluding the maturity	June 21, commencing December 21, 2021 up to and excluding the	June 29, commencing December 29, 2021 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed	June 21, commencing December 21, 2021 up to and excluding the maturity date Fixed	June 29, commencing December 29, 2021 up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00%	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed  1.25%-2.50%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00%	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed  1.25%-2.50%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00%  No	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed 1.25%-2.50%  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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00%  No  Mandatory  No  Cumulative	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed 1.25%-2.50% 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	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00%  No  Mandatory  No  Cumulative  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
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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00% No  Mandatory No  Cumulative Non-convertible N/A	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
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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	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
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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	June 21, commencing December 21, 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	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
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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A N/A	June 21, commencing December 21, 2021 up to and excluding the maturity date  Fixed 1.50%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	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
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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	June 21, commencing December 21, 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	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	June 21, commencing December 21, 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	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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	June 21, commencing December 21, 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	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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	June 21, commencing December 21, 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	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 21, commencing December 21, 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	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
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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 21, commencing December 21, 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	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
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)	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 21, commencing December 21, 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	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
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, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 21, commencing December 21, 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	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
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	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	June 21, commencing December 21, 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	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
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	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	June 21, commencing December 21, 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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	June 21, commencing December 21, 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	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  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	June 21, commencing December 21, 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  Exemption from 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  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% 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	June 21, commencing December 21, 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  Pari pasu to Deposit Liabilities	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 Pripasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  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 21, commencing December 21, 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	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  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed Zero Coupon, 1.96% 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	June 21, commencing December 21, 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  Pari pasu to Deposit Liabilities	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 Pripasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  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 21, commencing December 21, 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	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  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  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 21, commencing December 21, 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	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  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  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 21, commencing December 21, 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	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 Pi/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, 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)	September and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  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 21, commencing December 21, 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	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 Pi/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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 and June 18, commencing December 18, 2021 up to and excluding the maturity date  Fixed  Zero Coupon, 1.96%  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 21, commencing December 21, 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	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  N/A  N/

	stures Of Regulatory Capital Instruments			
(\$ million	is except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	leguer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BIVIO	BIVIO
2	for private placement)	06368DNQ3	06368EBV3	06368EC59
	ioi private piacement)	00300DNQ3	00300EBV3	00300EC39
		Description of Outside and the laws	Description of Optionic and the laws	Description of Optoble and the level
,	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument	or Cariada applicable triereiri	or Cariada applicable triefeiri	or 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	1.1/4	la.	1.1/2
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A	N/A
6	Eligible at solo/group/group&solo	Other TLAC instrument	N/A Other TLAC instrument	N/A
7	Instrument type	Other TLAC Instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N/A	N1/A
9	millions, as of most recent reporting date)	N/A	N/A	N/A
	Par value of instrument	Liability fair value ention	USD 15 Liability - fair value option	USD 50
10 11	Accounting classification Original date of issuance	Liability - fair value option 30-Dec-2020		Liability - fair value option 5-Jan-2021
11	Perpetual or dated	Dated 30-Dec-2020	31-Dec-2020 Dated	Dated 5-Jan-2021
13	Original maturity date	30-Dec-2030	31-Dec-2037	29-Dec-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14	1330C7 Call Subject to prior supervisory approval	1.00	100	1.00
	Optional call date, contingent call dates and			
15	redemption amount	At par on 30-December-2021	At par on 31-December-2021	At par on 29-December-2021
				At par on each March 29, June
		At par on each December and	At par on each June 30 and	29, September 29 and December
		June 30, commencing December		29, commencing December 29,
16	Coharacant and datas if a multi-abla	30, 2021 up to and excluding the maturity date	December 31, 2021 up to and excluding the maturity date	2021 up to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	maturity date	excluding the maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.50%-2.00%		0.30%-0.45%
40	Existence of a dividend stopper	N.L.	No	N
19	Existence of a dividend stopper	NO	110	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		
23	Convertible or non-convertible	Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	zzz.,z.radzory or optional conversion	<u> </u>	· ·	
28	If convertible, specify instrument type convertible into			
	If convertible, specify instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
		<del> </del>	<del> </del>	
33	If write-down, permanent or temporary			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down			
33				
	If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
34	If temporary write-down, description of write-down mechanism Type of subordination	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities	Exemption from subordination  Pari pasu to Deposit Liabilities
34 34a	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify			
34 34a 35	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
34 34a 35 36	If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities No N/A  MTN Prospectus	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	Included in TLAC not included in	Included in TLAC not included in regulatory capital
1	Issuer	regulatory capital BMO	regulatory capital BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BIVIO	BIVIO
2	for private placement)	227976314	227766433	06368DNZ3
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Instrument type  Amount recognised in regulatory capital (Currency in	Other TLAC Instrument	Other TLAC Instrument	Other TLAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 250	0.
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Jan-2021	13-Jan-2021	20-Jan-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Jan-2036	13-Jan-2061	20-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
<del></del>				
	Optional call date, contingent call dates and			
15	redemption amount	At par on 06-January-2023	46035	At par on 20-January-2022
		At par on each January 06,	Each January 12 commonaing	At par on each December and
		commencing January 06, 2023	Each January 13, commencing	June 29, commencing Decembe
16	Subsequent call dates, if applicable		Each January 13, commencing January 13, 2026 up to and excluding the maturity date.	June 29, commencing Decembe
16	Subsequent call dates, if applicable  Coupons/dividends	commencing January 06, 2023 up to and excluding the maturity	January 13, 2026 up to and	June 29, commencing Decembe 29, 2021 up to and excluding the
16 17		commencing January 06, 2023 up to and excluding the maturity	January 13, 2026 up to and	June 29, commencing Decembe 29, 2021 up to and excluding the
	Coupons/dividends Fixed or floating dividend/coupon	commencing January 06, 2023 up to and excluding the maturity date Fixed	January 13, 2026 up to and excluding the maturity date.	June 29, commencing Decembe 29, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing January 06, 2023 up to and excluding the maturity date Fixed	January 13, 2026 up to and excluding the maturity date.  Fixed	June 29, commencing Decembe 29, 2021 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon	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%	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed  1.30%-1.75%
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	commencing January 06, 2023 up to and excluding the maturity date  Fixed  2.12% No	January 13, 2026 up to and excluding the maturity date.  Fixed  Zero Coupon, 2.70%	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed  1.30%-1.75%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	commencing January 06, 2023 up to and excluding the maturity date  Fixed  2.12% No	January 13, 2026 up to and excluding the maturity date.  Fixed Zero Coupon, 2.70% No	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed 1.30%-1.75% No
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	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%  Mandatory	June 29, commencing December 29, 2021 up to and excluding the maturity date  Fixed 1.30%-1.75% 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 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	June 29, commencing Decembe 29, 2021 up to and excluding the maturity date  Fixed 1.30%-1.75% 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	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	June 29, commencing Decembe 29, 2021 up to and excluding the maturity date  Fixed 1.30%-1.75% No  Mandatory No Cumulative
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	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	June 29, commencing Decembe 29, 2021 up to and excluding the maturity date  Fixed 1.30%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	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	June 29, commencing Decembe 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
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 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	June 29, commencing Decembe 29, 2021 up to and excluding the maturity date  Fixed 1.30%-1.75% 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 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	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
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	commencing 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	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
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	commencing 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  N/A	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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	commencing 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	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
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 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  N/A	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
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 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	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
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 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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	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	June 29, commencing Decembe 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
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	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	June 29, commencing Decembe 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
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	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  N/A	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
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	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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	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  N/A	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
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	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  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  N/A  N/A	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  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If 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 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/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  N/A  Pari pasu to Deposit Liabilities	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  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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 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  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  N/A  N/A  N/	June 29, commencing Decembe 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  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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/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  N/A  Pari pasu to Deposit Liabilities	June 29, commencing Decembe 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  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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 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  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  N/A  N/A  N/	June 29, commencing Decembe 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  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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	June 29, commencing Decembe 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  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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 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/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/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - July 16, 2020	June 29, commencing Decembe 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  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	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	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  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in 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 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/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/A NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A N/A NIP Offering Circular - July 16, 2020	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 P/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus  Supplement to Base Shelf Prospectus (if applicable)	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	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  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	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	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 Pi/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N

(\$ million				
1	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
- 1		regulatory capital	regulatory capital	regulatory capital
	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	50	50	
2	for private placement)	06368EBW1	06368ECG5	06368DPH1
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	NI/A	N/A	NI/A
<u>8</u> 9	millions, as of most recent reporting date)	N/A USD 5		N/A
10	Par value of instrument Accounting classification	Liability - fair value option	USD 20 Liability - fair value option	Liability - fair value option
10	Original date of issuance	Liability - fair value option 25-Jan-2021	28-Jan-2021	Liability - fair value option 1-Feb-2021
11	Perpetual or dated	Dated 25-Jan-2021	Dated 28-Jan-2021	Dated
13	Original maturity date	25-Jan-2041	28-Jan-2028	1-Feb-2028
14	Issuer call subject to prior supervisory approval	Yes 25-Jan-2041	Yes	Yes
14	issuer can subject to prior supervisory approval	100	100	100
	Optional call date, contingent call dates and			
15	redemption amount	At par on 25-January-2022	At par on 28-January-2022	01-Feb-22
	, and the second	,	· ·	
		At par on each January 25 and	At par on each January 28 and	Each February and August 1,
		July 25, commencing January 25,	July 28, commencing January 28,	commencing February 1, 2022
			0000	
16	Cubsoquant call dates if applicable	2022 up to and excluding the	2022 up to and excluding the	up to and excluding the maturity
16	Subsequent call dates, if applicable	2022 up to and excluding the maturity date	2022 up to and excluding the maturity date	
	Coupons/dividends	maturity date	maturity date	up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	up to and excluding the maturity date
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	maturity date Fixed 2.13%	maturity date Fixed 1.00%-1.50%	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%
17	Coupons/dividends Fixed or floating dividend/coupon	maturity date Fixed	maturity date Fixed	up to and excluding the maturity date
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	maturity date  Fixed  2.13%  No	maturity date Fixed 1.00%-1.50% No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  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	maturity date  Fixed  2.13%  No  Mandatory	maturity date Fixed 1.00%-1.50% No Mandatory	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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  2.13%  No  Mandatory  No	maturity date Fixed 1.00%-1.50% No Mandatory No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  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  2.13%  No  Mandatory  No  Cumulative	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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  2.13%  No  Mandatory  No  Cumulative  Non-convertible	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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 2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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 2.13% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  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	maturity date  Fixed 2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A N/A	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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	maturity date  Fixed 2.13% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	maturity date  Fixed 2.13% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  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	maturity date  Fixed  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  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	maturity date  Fixed  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	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	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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	maturity date  Fixed  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	maturity date  Fixed  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	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	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	maturity date  Fixed  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	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	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it 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  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	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	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	maturity date  Fixed  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	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	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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	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/	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	maturity date  Fixed  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	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	up to and excluding the maturity date  Fixed Zero Coupon, 1.45% 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, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	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/	maturity date  Fixed 1.00%-1.50% No  Mandatory No Cumulative Non-convertible N/A	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, 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	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	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	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If 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  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	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	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	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 No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If 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  2.13%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	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	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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/	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 No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	maturity date  Fixed  2.13%  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	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 Pripasu to Deposit Liabilities No N/A N/A N/A N/A NO  Exemption from subordination	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	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/	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 No	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially 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 2.13%  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  MTN Prospectus	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	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	maturity date  Fixed  2.13%  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	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 Pripasu to Deposit Liabilities No N/A N/A N/A N/A NO  Exemption from subordination	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A   N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, partially  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	maturity date  Fixed 2.13%  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  MTN Prospectus	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	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A   N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially 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 2.13%  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  MTN Prospectus	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	up to and excluding the maturity date  Fixed  Zero Coupon, 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  P/A  N/A  N/A

	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	Included in TLAC not included in	Included in TLAC not included in	Included in TLAC net included in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in regulatory capital
1	leguer	regulatory capital BMO	regulatory capital BMO	BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BIVIO	BIVIO
2	for private placement)	06368DPP3	06368EED0	06368EF72
		003060FF3	00308EED0	00300EF72
		Description of Outside and the laws	Description of Options and the laws	Description of Optoble and the level
,	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	•	or Cariada applicable triereiri	or Cariada applicable triereiri	or Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	10.00		USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Feb-2021	16-Feb-2021	19-Feb-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Feb-2031	16-Feb-2028	19-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 16-February-2022	At par on 16-February-2023	At par on 19-February-2023
13	redemption amount	At par on 10-1 ebruary-2022	At par on 10-1 ebruary-2023	At par on 19-1 ebruary-2023
		At par on each February and	At par on each February 16 and	At par on each February 19 and
		August 16, commencing	August 16, commencing	
Ī				August 19 commencing February
		February 16, 2022 up to and	February 16, 2023 up to and	19, 2023 up to and excluding the
16	Subsequent call dates, if applicable			
	Coupons/dividends	February 16, 2022 up to and excluding the maturity date	February 16, 2023 up to and excluding the maturity date	19, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	February 16, 2022 up to and excluding the maturity date  Fixed	February 16, 2023 up to and excluding the maturity date  Fixed	19, 2023 up to and excluding the maturity date
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	February 16, 2022 up to and excluding the maturity date	February 16, 2023 up to and excluding the maturity date  Fixed  0.01	19, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	February 16, 2022 up to and excluding the maturity date  Fixed	February 16, 2023 up to and excluding the maturity date  Fixed	19, 2023 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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No	February 16, 2023 up to and excluding the maturity date  Fixed  0.01	19, 2023 up to and excluding the maturity date  Fixed  1.05%
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 mandatory	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50% No  Mandatory No Cumulative	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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)	February 16, 2022 up to and excluding the maturity date  Fixed  1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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, onversion rate If convertible, mandatory or optional conversion	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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, conversion rate  If convertible, mandatory or optional conversion	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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, onversion rate If convertible, mandatory or optional conversion	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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 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)	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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 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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	19, 2023 up to and excluding the maturity date  Fixed  1.05% 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 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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	19, 2023 up to and excluding the maturity date  Fixed  1.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type 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	February 16, 2022 up to and excluding the maturity date  Fixed  1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	19, 2023 up to and excluding the maturity date  Fixed  1.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	February 16, 2022 up to and excluding the maturity date  Fixed  1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	19, 2023 up to and excluding the maturity date  Fixed  1.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Po  Exemption from subordination  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, 2023 up to and excluding the maturity date  Fixed  1.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, 2023 up to and excluding the maturity date  Fixed  1.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem  Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	19, 2023 up to and excluding the maturity date  Fixed  1.05%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, in the footner of	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  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	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends  Fixed or floating dividend/coupon  Coupon rate and any related index  Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  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	19, 2023 up to and excluding the maturity date  Fixed  1.05%  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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, in the footner of	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	19, 2023 up to and excluding the maturity date  Fixed  1.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, in the footner of	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	19, 2023 up to and excluding the maturity date  Fixed  1.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  MTN Prospectus
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, sonversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus  Supplement to Base Shelf Prospectus (if applicable)	February 16, 2022 up to and excluding the maturity date  Fixed 1.50%-2.50%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	February 16, 2023 up to and excluding the maturity date  Fixed  0.01  No  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities  No  N/A  MTN Prospectus	19, 2023 up to and excluding the maturity date  Fixed  1.05% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  NO  Exemption from subordination  Pari pasu to Deposit Liabilities No N/A  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
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DPJ7	06368DPU2	06368DQE7
2	Coverning levy(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument	or Cariada applicable triefeiri	or Cariada applicable triereiri	or Cariada applicable triereiri
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	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	3	3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	22-Feb-2021 Dated	2-Mar-2021 Dated	10-Mar-2021 Dated
13	Original maturity date	22-Feb-2027	2-Mar-2029	10-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 22-February-2022	At par on 2-March-2022	At par on 10-March-2022
	, cacinpular amount			
		At par on each February and	At par on each March and	At par on each March and
		August 22, commencing	September 2, commencing	September 10, commencing
		February 22, 2022 up to and	March 2, 2022 up to and	March 10, 2022 up to and
16	Subsequent call dates, if applicable  Coupons/dividends	excluding the maturity date	excluding the maturity date	excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.05%-1.30%	1.35%-2.25%	1.45%-2.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	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  If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A
27			NI/A	
	ii convertible, mandatory or optional conversion	IN/A	N/A	N/A
		IWA	N/A	N/A
28	If convertible, specify instrument type convertible into	IVA	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature			
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
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)	N/A	N/A	N/A
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	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 If temporary write-down, description of write-down	N/A	N/A	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 If temporary write-down, description of write-down mechanism Type of subordination	N/A No	N/A No	N/A No
28 29 30 31 32 33 34 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A No  Exemption from subordination	N/A No  Exemption from subordination	N/A No  Exemption from subordination
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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
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-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No
28 29 30 31 32 33 34 34a 35 36	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No	N/A No  Exemption from subordination  Pari pasu to Deposit Liabilities No

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	L L L I TIAC L L L L		L L L L' TIAC L' L L L'
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DQD9	06368DQH0	06368DQK3
2	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3		oi Cariada applicable triereiri	от Сапаца арріїсаріе пістепт	Canada applicable trierein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAO Instrument	Other TEAO Instrument	Other TEAG Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2	4	2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	10-Mar-2021 Dated	12-Mar-2021	Dated 12-Mar-2021
13	Original maturity date	10-Mar-2029	Dated 12-Mar-2031	12-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	- I I FEET -			
	Optional call date, contingent call dates and			
15	redemption amount	At par on 10-March-2022	At par on 12-March-2022	At par on 12-March-2022
		At par on each March and	At par on each March and	At par on each March and
		September 10, commencing	September 12, commencing	September 12, commencing March
16	Subsequent call dates, if applicable			
16	Subsequent call dates, if applicable  Coupons/dividends	September 10, commencing March 10, 2022 up to and	September 12, commencing March 12, 2022 up to and	September 12, commencing March 12, 2022 up to and excluding the
17	Coupons/dividends Fixed or floating dividend/coupon	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95%	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed  1.30%-1.75%
17	Coupons/dividends Fixed or floating dividend/coupon	September 10, commencing March 10, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 2022 up to and excluding the maturity date Fixed	September 12, commencing March 12, 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	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 1.30%-1.75%  No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed  1.30%-1.75%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 1.30%-1.75%  No  Mandatory
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed  1.30%-1.75%  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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No  Cumulative Non-convertible N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 1.30%-1.75% 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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 1.30%-1.75% 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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 1.30%-1.75%  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	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 1.30%-1.75% No  Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 1.30%-1.75%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 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
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 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
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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 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
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, 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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 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
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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 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
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	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 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
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	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends  Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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
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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  Exemption from subordination	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If temporary write-down, description of write-down mechanism Type of subordination	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% 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	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  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	September 12, commencing March 12, 2022 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  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description 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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in 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 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  Pari pasu to Deposit Liabilities  No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, 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)	September 10, commencing March 10, 2022 up to and excluding the maturity date  Fixed  1.95% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 up to and excluding the maturity date  Fixed 2.15%-2.65%  No  Mandatory  No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  N/A  N/A  N/	September 12, commencing March 12, 2022 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  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
		regulatory capital	regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DQJ6	06368DQG2	06368EH21
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of 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 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 TEAO Instrument	Other TEAO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.5		USD 10.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance Perpetual or dated	12-Mar-2021 Dated	Dated 15-Mar-2021	18-Mar-2021 Dated
13	Original maturity date	12-Mar-2026		18-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 12-March-2022	At par on 15-March-2022	At par on 8-March-2022
16	Subsequent call dates, if applicable	At par on each March and September 12, commencing March 12, 2022 up to and excluding the maturity date	At par on each March and September 15, commencing March 15, 2022 up to and excluding the maturity date	At par on each March 18 and September 18 commencing March 18, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.45% No	1.40%-2.25% No	1.00% No
13	Existence of a dividend stopper	110	110	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22 23	Noncumulative or cumulative  Convertible or non-convertible	Cumulative	Cumulative Non-convertible	Cumulative
24	If convertible, conversion trigger (s)	Non-convertible N/A	N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts	A1/A	N/A	N/A
29 30	Write-down feature	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)	110	110	110
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write-down			
34 34a	mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
		1		,
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	1977		MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DQJ6	Final Terms - CUSIP: 06368DQG2	Final Terms - CUSIP: 06368EH21

Main Fea	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
1	logues	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06368DQM9	06368DQS6	06368DQT4
	ior private placement)	occord Q.V.S	000000000000000000000000000000000000000	000000 Q
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Institution	Other TEAC Institution
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5	14	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Mar-2021	22-Mar-2021	22-Mar-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Mar-2029	22-Mar-2028	22-Mar-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 19-March-2022	At par on 22-March-2022	At par on 22-March-2022
		At par on each March and	At par on each March and	At par on each March and September 22, commencing March
		September 19, commencing March 19, 2022 up to and excluding the	September 22, commencing March 22, 2022 up to and excluding the	22, 2022 up to and excluding the
16	Subsequent call dates, if applicable	maturity date	maturity date	maturity date
	Coupons/dividends	-		-
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.60%-2.75%	1.75%-2.55%	2.00%-2.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No Communications	No Commendation
22	Noncumulative or cumulative	Cumulative	Cumulative  Non convertible	Cumulative Non convertible
23	Convertible or non-convertible  If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
	, , , , , , , , , , , , , , , , , , , ,			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down			
34	mechanism Type of subordination	Examplian from subordination	Everytion from subordination	Exemption from subordination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	i rospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
-	,,			
	Duining Complement (if!:LI-)			
	Pricing Supplement (if applicable)			
1		Final Torms CUCID: 002000 0440	Final Torms CUCID: 003000000	Final Torms CUCID: 0C2CCDCT4
		Final Terms - CUSIP: 06368DQM9	Final Terms - CUSIP: 06368DQS6	Final Terms - CUSIP: 06368DQT4

مثللتمس خ/	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	In alcohold in TLAC was in alcohold in	Included in TIAC and included in	Included in TIAC act included in
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BWO	DIVIC
2	for private placement)	06368DQU1	06368DQZ0	06368DRA4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	• ','	Cariada applicable triereiri	Canada applicable trierein	Carrada applicable triereiri
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type  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	10		2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Mar-2021	26-Mar-2021	1-Apr-2021
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date  Issuer call subject to prior supervisory approval	22-Mar-2028		1-Apr-2031
14	issuer can subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	01-Feb-22	At par on 26-March-2022	At par on 01-April-2022
13	Tedemption amount	01-1 eb-22	At par on 20-iviarch-2022	At par 011 01-April-2022
			At not on each March and	
		Each March and September 22,	At par on each March and September 26, commencing March	At par on each April and October
		commencing March 22, 2022 up to	26, 2022 up to and excluding the	01, commencing April 01, 2022 up
16	Subsequent call dates, if applicable	and excluding the maturity date	maturity date	to and excluding the maturity date
	Coupons/dividends	-		
17 18	Fixed or floating dividend/coupon	Fixed Zero Coupon, 2.05%	Fixed 1.00%-1.15%	Fixed 2.25%-3.00%
19	Coupon rate and any related index Existence of a dividend stopper	NI.	NI.	N.I.
- 13	Existence of a dividend stopper	No	INO .	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A	N/A	N/A
	somerable, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
	If write-down, write-down trigger (s)			
31				
32	If write-down, full or partial			
	If write-down, full or partial If write-down, permanent or temporary			
32	If write-down, full or partial			
32 33	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	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
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 Position in subordination hierarchy in liquidation (specify			
32 33 34 34a 35	If write-down, full or partial  If write-down, permanent or temporary  If 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
32 33 34 34a 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
32 33 34 34a 35	If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of 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
32 33 34 34a 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  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
32 33 34 34a 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  If yes, specify non-compliant features	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 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  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
32 33 34 34a 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  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
32 33 34 34a 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  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
32 33 34 34a 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  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

Main Fea	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
	Lawren	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	ВМО	ВМО
2	for private placement)	232479965	06368DRU0	06368EJF0
	for private placementy	232473303	0030021100	003002310
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
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 Institutient	Other TEAC Institutient	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 170		USD 6.70
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Apr-2021	16-Apr-2021	20-Apr-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Apr-2061	16-Apr-2031	20-Apr-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	46127	44593	At par on 20-April-2022
				At par on each April 20 and
		Each April 15, commencing April	Each April and October 16,	October 20 commencing April20,
		15, 2026 up to and excluding the	commencing April 16, 2022 up to	2022 up to and excluding the
16	Subsequent call dates, if applicable	maturity date.	and excluding the maturity date	maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.55%	Zero Coupon, 2.60%	1.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or 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 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	19/73	19/73	IN/CS
28	If convertible, specify instrument type convertible into			
20	If convertible, specify instrument type convertible into			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
1	Prospectus / Base Shelf Prospectus / Short Form			
l	Prospectus / Base Shell Prospectus / Short Form			
		NIP Offering Circular - July 16, 2020		MTN Prospectus
	,	NIP Prospectus Supplement - February	-	
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - February	-	MTN Prospectus Supplement
	,	NIP Prospectus Supplement - February 26, 2021		
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - February	Final Terms - CUSIP: 06368DRU0	MTN Prospectus Supplement  Final Terms - CUSIP: 06368EJF0

Main Fea	tures Of Regulatory Capital Instruments			
(\$ million	s except as noted)	L L L I TIAC L L L L	1 1 1 1 TIAC 1 1 1 1 1	1 1 1 1 TIAC 1 1 1 1 1
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIC	DIVIC	DIVIC
2	for private placement)	06368DRX4	06368DRW6	06368DSD7
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
2-	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contract val	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	2.505	2	Liebilite feinvelve entien
10 11	Accounting classification Original date of issuance	Liability - fair value option 30-Apr-2021	Liability - fair value option 3-May-2021	Liability - fair value option 5-May-2021
12	Perpetual or dated	Dated 30-Apr-2021	Dated 3-May-2021	Dated 5-May-2021
13	Original maturity date	30-Apr-2031	3-May-2026	5-May-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 30-April-2022	At par on 3-May-2022	At par on 5-May-2022
		·		
			l	l
		At par on each April and October 30, commencing April 30, 2022 up	At par on each May and November 3, commencing May 3, 2022 up to	At par on each May and November 5, commencing May 5, 2022 up to
16	Subsequent call dates, if applicable	to and excluding the maturity date	and excluding the maturity date	and excluding the maturity date
	Coupons/dividends	,	,	,
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.15%	1.40%-1.80%	1.75%-3.15%
19	Existence of a dividend stopper	No	No	No
			<b>.</b>	<b></b>
20	Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem  Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	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	Mrite-down feature	N/A No	N/A	N/A
30 31	Write-down feature  If write-down, write-down trigger (s)	INU	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
I				
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features	No N/A	No N/A	No N/A
3/	If yes, specify non-compliant features	IN/A	IN/A	IN/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Supplement to base shell Prospectus (II applicable)			
	Pricing Supplement (if applicable)			
Ī		Final Terms - CUSIP: 06368DRX4	Final Terms - CUSIP: 06368DRW6	Final Terms - CUSIP: 06368DSD7

Main Fea	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
- 4	Lawren	regulatory capital	regulatory capital	regulatory capital
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	06368DSQ8	06368DSP0	06368DTC8
	ior private placement,	000000000	000000000000000000000000000000000000000	00000.00
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Historneric	Other TEAC Instrument	Other TEAO Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	10	4.503	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-May-2021	17-May-2021	25-May-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-May-2029	17-May-2031	25-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 14-May-2022	At par on 17-May-2022	At par on 25-May-2022
		At par on each May and November		At par on each May and November
16	Cubsequent call dates if applicable	14, commencing May 14, 2022 up to and excluding the maturity date	17, commencing May 17, 2022 up to and excluding the maturity date	25, commencing May 25, 2022 up to and excluding the maturity date
16	Subsequent call dates, if applicable  Coupons/dividends	to and excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75%-3.15%		1.40%-1.80%
19	Existence of a dividend stopper	No	No	No
				-
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible specify instrument time convertible inte			
20	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No No	No No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
1	Position in subordination hierarchy in liquidation (specify			
		Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	instrument type immediately senior to instrument)		No	No
36	Non-compliant transitioned features	No		NI/A
		No N/A	N/A	N/A
36	Non-compliant transitioned features			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus			N/A
36	Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus			N/A
36	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  Final Terms - CUSIP: 06368DTC8

Main Fea	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)			
		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	logues	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	ВМО
2	for private placement)	234446690	06368DTW4	06368DTV6
	ior private placement)	25 1 1 10030	00000011111	000000110
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
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
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 Institutient	Other TEAC Institution	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 100	16	20.64
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	9-Jun-2021	23-Jun-2021	24-Jun-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Jun-2061	23-Jun-2024	24-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	46182	44735	At par on 24-Jun-2022
		Each June 9, commencing June 9,	Each June and December 23.	At par on each June and December
		2026 up to and excluding the	commencing June 23, 2022 up to	24, commencing June 24, 2022 up
16	Subsequent call dates, if applicable	maturity date.	and excluding the maturity date.	to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 3.50%	Zero Coupon, 1.03%	2.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discussions on model livediscussion on an order of	Mandatan	Mandatan	Mandatan
20	Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem	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			
33	If write-down, permanent or temporary  If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3-ia	- /F			
	Position in subordination hierarchy in liquidation (specify			
1	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No
35 36	Non-compliant transitioned features			N/A
		N/A	N/A	IN/A
36	Non-compliant transitioned features If yes, specify non-compliant features		N/A	IVA
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	IVA
36	Non-compliant transitioned features If yes, specify non-compliant features		N/A	IVA
36	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	IVA
36	Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A	N/A	IVA
36	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	IVA
36	Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	N/A	Final Terms - CUSIP: 06368DTW4	Final Terms - CUSIP: 06368DTV6

Main Fea	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
1	Issuer	regulatory capital BMO	regulatory capital BMO	regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIC	BINIO	DIVIO
2	for private placement)	06368DTX2	06368DTY0	06368DUC6
2	Commission levels) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Cariada applicable triereiri	Canada applicable therein	Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.295		4.038
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Jun-2021	28-Jun-2021	2-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	28-Mar-2044		2-Jul-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
45	Optional call date, contingent call dates and	44740	44740	A4 0 Ivil 0000
15	redemption amount	44740	44740	At par on 2-Jul-2022
		Fach March have Contambas and	Fach March, June Contambas and	
		Each March, June, September and December 28, commencing June	Each March, June, September and December 28, commencing June	At par on each January and July 2
		Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the	At par on each January and July 2, commencing July 2, 2022 up to and
16	Subsequent call dates, if applicable	December 28, commencing June	December 28, commencing June	
	Coupons/dividends	December 28, commencing June 28, 2022 up to and excluding the maturity date.	December 28, commencing June 28, 2022 up to and excluding the maturity date.	commencing July 2, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed	commencing July 2, 2022 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25%	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22%	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%
17	Coupons/dividends Fixed or floating dividend/coupon	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed	commencing July 2, 2022 up to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22%	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%
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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No  Mandatory No Cumulative	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  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)	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No  Mandatory No Cumulative Non-convertible N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20% 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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  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	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s)	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.25% No  Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed Zero Coupon, 3.22% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A  N/A  N/A  N/A	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify 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)	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.25%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	December 28, commencing June 28, 2022 up to and excluding the maturity date.  Fixed  Zero Coupon, 3.22%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	commencing July 2, 2022 up to and excluding the maturity date  Fixed  2.20%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No
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(\$ million	tures Of Regulatory Capital Instruments			
	s except as noted)			
1		Included in TLAC not included in	Included in TLAC not included in	Included in TLAC not included in
1	. Inches	regulatory capital	regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BMO	ВМО
2	for private placement)	06368DUF9	06368DUT9	06368DUS1
	ior private placement,	000000000	0000000.0	00000001
		Province of Ontario and the laws of	Province of Ontario and the laws of	Province of Ontario and the laws of
3	Governing law(s) of the instrument	Canada applicable therein	Canada applicable therein	Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	Other TEAC Instrument	Other TEAC Instrument	Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	6.51	11.259	0.8
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Jul-2021	20-Jul-2021	21-Jul-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Jul-2029	20-Jul-2029	21-Jul-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount	At par on 6-Jul-2022	At par on 20-Jul-2022	At par on 21-Jul-2022
		,	,	,
		At par on each January and July 6,	At par on each January and July	At par on each January and July
		commencing July 6, 2022 up to and	20, commencing July 20, 2022 up	21, commencing July 21, 2022 up
16	Subsequent call dates, if applicable	excluding the maturity date	to and excluding the maturity date	to and excluding the maturity date
	Coupons/dividends	excluding the maturity date		to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	excluding the maturity date  Fixed	Fixed	to and excluding the maturity date  Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	excluding the maturity date  Fixed  2.00%	Fixed 1.95%	to and excluding the maturity date  Fixed  1.45%
17	Coupons/dividends Fixed or floating dividend/coupon	excluding the maturity date  Fixed	Fixed	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	excluding the maturity date  Fixed  2.00%  No	Fixed 1.95% No	to and excluding the maturity date  Fixed  1.45%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	excluding the maturity date  Fixed  2.00%  No  Mandatory	Fixed 1.95% No Mandatory	to and excluding the maturity date  Fixed  1.45%  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	excluding the maturity date  Fixed  2.00%  No  Mandatory  No	Fixed 1.95% No Mandatory No	to and excluding the maturity date  Fixed  1.45%  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	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative	Fixed 1.95% No Mandatory No Cumulative	to and excluding the maturity date  Fixed  1.45%  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	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible	Fixed 1.95%  No  Mandatory  No  Cumulative  Non-convertible	to and excluding the maturity date  Fixed 1.45%  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)	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	Fixed 1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A	to and excluding the maturity date  Fixed 1.45%  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	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A	Fixed 1.95%  No  Mandatory  No  Cumulative  Non-convertible  N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A
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17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts  into  Write-down feature  If write-down, write-down trigger (s)	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A	Fixed 1.95% No 1.95% Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A  N/A  Exemption from subordination	to and excluding the maturity date  Fixed 1.45%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Exemption from subordination
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Populative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory  No Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative  Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Populative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO Exemption from subordination Pari pasu to Deposit Liabilities	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative  Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative  Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative  Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative  Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into  Write-down feature If write-down, 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)	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper  Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger (s)  If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features  If yes, specify non-compliant features  Prospectus / Base Shelf Prospectus / Short Form  Prospectus	excluding the maturity date  Fixed  2.00%  No  Mandatory  No  Cumulative  Non-convertible  N/A  N/A  N/A  N/A  N/A  N/A  Pari pasu to Deposit Liabilities  No	Fixed 1.95% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Portion from subordination Pari pasu to Deposit Liabilities No	to and excluding the maturity date  Fixed 1.45%  No 1.45%  Mandatory No Cumulative Non-convertible N/A