	in Features Of Regulatory Capital Instruments					
(2-IIII		Included in both regulatory	Included in both regulatory	Included in both regulatory	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 -	capital and TLAC Preferred Shares Class B -
			Series 27	Series 29	Series 31	Series 33
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)	063671101	063679401	063679609	063679807	06367X200
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
2-	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is					
bc	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	Eligible Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
	Instrument type (types to be specified by each jurisdiction)	Common Shares	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting	21,637	500	400	300	200
	date) Par value of instrument	N/A	500	400	300	200
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance Perpetual or dated	Various Perpetual	23-Apr-2014 Perpetual	06-Jun-2014 Perpetual	30-Jul-2014 Perpetual	05-Jun-2015 Perpetual
	Original maturity date	No Maturity	No Maturity	No Maturity	No Maturity	No Maturity
	Issues call subject to prior successions and a	N/A	Vac	Ver	Voc	Vac
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	N/A N/A	Yes 25-May 2019 Redemable at	Yes 25-Aug-2019 Redemable at	Yes 25-Nov-2019 Redemable at	Yes 25-Aug-2020 Redemable at
			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 Coupons / dividends		Every 5 years	Every 5 years	Every 5 years	Every 5 years
17	Coupons / dividends Fixed or floating dividend/coupon	N/A	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	N/A	4.00%	3.90%	3.80%	3.80%
19	Existence of a dividend stopper	N/A Fully discretionary	No Fully discretionary	No	No Fully discretionary	No
21	Fully discretionary, partially discretionary or mandatory Existence of step up or other incentive to redeem	No	No	Fully discretionary No	No	Fully discretionary No
_	Noncumulative or cumulative Convertible or non-convertible ⁽¹⁾	Non-cumulative N/A	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible
	If convertible, conversion trigger(s)	N/A	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial	NVCC Triggers: (a) the Superintendent of Financial
			Institutions publicly announces that the Bank has been advised, in	Institutions publicly announces that the Bank has been advised, in	Institutions publicly announces that the Bank has been advised, in	Institutions publicly announces that the Bank has been advised, in
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25	If convertible, fully or partially	N/A	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking nitro account any other factors or circumstances 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 publidy 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 any provincial government or any provincial government or bitcal subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable.	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, 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 any provincial government or solver which the Bank would have been determined by the Superintendent of Financial Institutions to be nonviable.	writing that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking nito 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 any provincial government or any provincial government or solven which the Bank would have been determined by the Superintendent or Financial Institutions to be non- viable.	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or approprise, 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 bitcal 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 NVCCC
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227 28 29 300 31 32 33 34 34 35 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking nitro account any other factors or circumstances that are considered relevant or appropriate, it's 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 Mas accepted or agreed to accept a capital njection, 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. 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Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Subordinated Debt	writing that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (t) a faderal or provincial government in Canada publicly announces that the Bank will be restored or maintained; or (c) a faderal or provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent of Financial Institutions to be non- viable. 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Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No Subordinated Debt Nor Short Form Base Shelf.	writing that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking nito 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 or canada publicly announces that the Bank has accepted or agreed to accept a capital njection, 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 or Financial Institutions to be non- viable. 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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.	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after instruments and taking into account instruments and taking into account any other factors or circumstances that are considered relevant or approprise, its reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial goverriment to Canada publicly announces that the Bank has accepted or agreed to accept a capital njection, or equivalent support, from the federal goverriment or any provincial goverriment or a superivation determined by the Superintendent of Financial Institutions to be non- viable. 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227 28 29 300 31 32 33 34 34 35 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or approprise, it's reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government or any provincial gov	writing that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government or any provincial government or a gency 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 quuctient 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 No N/A N/A Short Form Base Shelf Prospectus - Mar 13 14	writing that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to case, to be viable and that, after the conversion of all contingent instruments and taking nito 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 or any provincial gov	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or approprise, 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 support, there of 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 quuctient obtained by dividing (Multipiler x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. NvA N/A N/A N/A N/A Subordinated Debt No N/A Subordinated Debt No N/A Short Form Base Shelf Prospectus - Mar 13 14
227 28 29 300 31 32 33 34 34 35 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	writing, that the Superintendent of Financial instruitors is of the opinion that the Bank has cased, or is about to case, to be viable and that, after instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it's 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 kas accepted or agreed to accept a capital njection, 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. 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Mandatory Common Shares Bank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Prospectus Suppl Class B	writing that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or political subdivision or agent or agent, thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non- viable. 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¹³ 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				
am	illions except as noted)	Included in both regulatory	Included in both regulatory		Included in both regulatory
		capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -	capital and TLAC Preferred Shares Class B -
		Series 44	Series 46	Series 50	Series 52
	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)	06368B207 Canadian Federal and	06368B108 Canadian Federal and	06368D4E1	06368LHJ8
	3 Governing law(s) of the instrument	applicable Provincial laws	applicable Provincial laws	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
3	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				
	1 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
	7 Instrument type (types to be specified by each jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	Preferred Shares
1	8 Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	400	350	500	650
	Par value of instrument Accounting classification	400 Shareholders' Equity	350 Shareholders' Equity	500 Shareholders' Equity	650 Shareholders' Equity
-		Sharenoiders Equity	ondienolaers Equity	ondicitoracio Equity	Sharenolaels Equity
	1 Original date of issuance	17-Sep-2018	17-Apr-2019	27-Jul-2022	31-Jan-2023
	2 Perpetual or dated 3 Original maturity date	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity	Perpetual No Maturity
_					
	4 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 25-	Yes Redemable on or after 25-	Yes Redeemable during the	Yes Redeemable during the
		November-2023 at Par. No contingent call dates.	May-2024 at Par. No contingent call dates.	period from October 26, 2027 to and including	period from April 26, 2028 to and including May 26,
		-site call dates.	contraction underes.	November 26, 2027 at par.	2028 at par. No contingent
				No contingent call dates.	call dates.
1	Subsequent call dates, if applicable Coupons / dividends	Every 5 years	Every 5 years	Every 5 years	Every 5 years
1	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
	8 Coupon rate and any related index	4.85%	5.10%	7.373%	7.057%
-	9 Existence of a dividend stopper D Fully discretionary, partially discretionary or mandatory	No Fully discretionary	No Fully discretionary	No Fully discretionary	No Fully discretionary
	1 Existence of step up or other incentive to redeem 2 Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
2	³ Convertible or non-convertible ⁽¹⁾	Convertible	Convertible	Convertible	Convertible
24	4 If convertible, conversion trigger(s)	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that	NVCC Triggers: (a) the Superintendent of Financial Institutions publicly announces that
		the Bank has been advised, in	the Bank has been advised, in		the Bank has been advised, in
		writing, that the Superintendent of		the Bank has been advised, in writing, that the Superintendent of	
		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about
		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent	writing, that the Superintendent of Financial Institutions is of the opinic that the Bank has ceased, or is abou to cease, to be viable and that, afte the conversion of all contingent
		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances	writing, that the Superintendent of Financial Institutions is of the opini that the Bank has ceased, or is aboo to cease, to be viable and that, afte the conversion of all contingent instruments and taking into accoun any other factors or circumstances
		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be	writing, that the Superintendent to 1 Financial Institutions is of the opini that the Bank has ceased, or is abo to cease, to be viable and that, aft the conversion of all contingent instruments and taking into accour any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be
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		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, its reasonaby 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	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, 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 Bank has	writing, that the Superintendent of Financial institutors is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has	writing, that the Superintendent of Financial institutions is of the opin that the Bank has cassed, or is abc to casse, to be viable and that, aft the conversion of all contingent instruments and taking into accour any other factors or circumstance that are considered relevant or appropriate, it reasonably likely that the viability of the Bank will b restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has
		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; (b) a federal or provincial government in Canada publicly	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has cessed, or is about to cesse, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly	writing, that the Superintendent o Financial Institutions is of the opin that the Bank has cessed, or is ab to cease, to be viable and that, aft the conversion of all contingent instruments and taking into accou any other factors or circumstance that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will b restored or maintained; (b) a federal or provincial government in Canada publicly
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21 22 22 23 33 33 33 33 34 34 33 34 31 33	If convertible, conversion rate If convertible, mandatory or optional conversion B if convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Ownertible, specify issuer of instrument it converts into Ownertible, specify instrument type convertible into If write-down, vrite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination S Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has cased, or is about to case, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, 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 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 Subordinated Debt No N/A Subordinated Debt	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, its reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government or canada publicly announces that the Bank has accepted or agreed to accept a capital njection, or equivalent support, from the federal government or political subdivision determined by the Superintendent or financial institutions to be non- viable. Will fully convert into common shares upon NVCCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Subordinated Debt	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking nitro 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 will be restored or maintained; or (c) a federal or 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 50 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 Short Form Base Shelf.	writing, that the Superintenden to Financial institutions is of the opini that the Bank has ceased, or is abo to cease, to be viable and that, aft the conversion of all contingent instruments and taking into accour any other factors or circumstances that are considered relevant or appropriate, it reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government to reands publicly announces that the Bank has accepted or agreed to accept a capital njection, or equivalent support, from the federal government or any provincial government or a culture Financial Institutions to be non- viable. 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2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 3 3 3	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, network of the program 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	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it's reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government or any provincial government or a genery thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non- viable.	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it's 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 any provincial government or collicul 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 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. No N/A N/A N/A N/A N/A N/A N/A	writing, that the Superintendent of Financial institutors is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial goverriment or any provincial goverriment or a gency thereof without which the Bank would have been determined by the Superintendent of Financial institutions to be non- viable.	writing, that the Superintendent of Financial Institutions is of the opini that the Bank has ceased, or is abo to cease, to be viable and that, afte that conversion of all contingent instruments and taking into accour any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital njection, or equivalent support, from the federal government or applicital subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent Financial Institutions to be non- viable. Will fully convert into common shares upon NVCC trigger event Upon the occurrence of an NVCC trigger geen; each outtstanding (Multiplier x Share Value) by Conversion Price Please refer to the Prospectus Supplement fo further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A
21 22 21 31 33 33 34 33 34 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion B if convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Ownertible, specify issuer of instrument it converts into Ownertible, specify instrument type convertible into If write-down, vrite-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination S Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has cased, or is about to case, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, 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 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 Subordinated Debt No N/A Subordinated Debt	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, its reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government or canada publicly announces that the Bank has accepted or agreed to accept a capital njection, or equivalent support, from the federal government or political subdivision determined by the Superintendent or financial institutions to be non- viable. Will fully convert into common shares upon NVCCC trigger event Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Subordinated Debt No N/A Subordinated Debt	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking nitro 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 will be restored or maintained; or (c) a federal or 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 50 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 Short Form Base Shelf.	writing, that the Superintendent of Financial institutions is of the opini that the Bank has ceased, or is abor to cease, to be viable and that, afte the conversion of all contingent instruments and taking into accoun any other factors or circumstances 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 is chanda 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 builtcal subdivision determined by the Superintendent Financial institutions to be non- viable. Will fully convert into common shares upon NVCC trigger event, each outstanding Series 52 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share 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 Short Form Base Shelf.
2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 3 3 3		writing, that the Superintendent of Financial Institutions is of the opinion that the Bank has cased, or is about to case, to be viable and that, after instruments and taking into account instruments and taking into account any other factors or circumstances 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 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 Subordinated Debt No N/A Subordinated Debt Prospectus Suppl Class B Prospectus Suppl Class B	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, its reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government or canada publicly announces that the Bank has accepted or agreed to accept a capital njection, or equivalent support, from the federal government or any provincial government or a prover exitence determined by the Superintendent or francial institutions to be non- viable. Upon the occurrence of an NVCC trigger event, each outstanding Series 46 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Share Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory Common Shares Bank of Montreal No N/A N/A N/A Prospectus Suppl Class B Prospectus Suppl Class B	writing, that the Superintendent of Financial institutions is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all contingent instruments and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank was 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 50 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 No N/A Short Form Base Shelf Prospectus Suppl Class B	writing, that the Superintendent of Financial institutions is of the opini that the Bank has ceased, or is abor to cease, to be viable and that, afte the conversion of all contingent instruments and taking into accoun any other factors or circumstances 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 or any day and a 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 builtcal subdivision determined by the Superintendent Financial institutions to be non- viable. Will fully convert into common shares upon NVCC trigger event, each outstanding Series 52 Preferred Share would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Shares Dank of Montreal No N/A N/A N/A N/A Subordinated Debt No N/A Short Form Base Shelf. Prospectus Suppl Class B

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

	n Features Of Regulatory Capital Instruments				
-mill	ions except as noted)	Included in both regulatory	Included in both regulatory	Included in both regulatory	Included in both regulatory
		capital and TLAC 4.800% Additional Tier 1	capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital	capital and TLAC Limited Recourse Capital
		Capital Notes	Notes, Series 1	Notes, Series 2	Notes, Series 3
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)	06368B5P9	06368DJQ8	06368DA87	06368D8W7
	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
2.		laws of Canada			
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	N/A
	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1
-	Post-transitional Basel III rules Eligible at solo/group/group&solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo	Additional Tier 1 Group and Solo
7	Instrument type (types to be specified by each jurisdiction)	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes	Additional Tier 1 Capital Notes
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	658	1,250	750	1,000
	Par value of instrument	USD 500 Shareholders' Equity	1,250 Shareholders' Equity	750 Shareholders' Equity	1,000 Shareholders' Equity
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
-	Original date of issuance	30-Jul-2019	16-Sep-2020	15-Mar-2022	13-Sep-2022
	Perpetual or dated Original maturity date	Perpetual No Maturity	Dated 26-Nov-2080	Dated 26-May-2082	Dated 26-Nov-2082
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redeemable on or after 25-	Yes Redeemable on or after 26-	Yes Redeemable on or after 26-	Yes Redeemable on or after 26
		Aug-2024 at Par. No contingent call dates.	Oct-2025 at Par. No contingent call dates.	Apr-2027 at Par. No contingent call dates.	Oct-2027 at Par. No contingent call dates.
	Subsequent call dates, if applicable Coupons / dividends	Every 6 months	Every 5 years	Every 5 years	Every 5 years
17	Fixed or floating dividend/coupon	Fixed until August 25, 2024	Fixed until November 26, 2025	Fixed until May 26, 2027	Fixed until November 26, 2027
18 19	Coupon rate and any related index Existence of a dividend stopper	4.80% Yes	4.30% Yes	5.625% Yes	7.325% Yes
	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory	Mandatory	Mandatory
21 22	Existence of step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
23 24	Convertible or non-convertible ⁽¹⁾ If convertible, conversion trigger(s)	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:	Convertible NVCC Triggers:
		(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been	(a) the Superintendent publicly announces that the Bank has been
		advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion that	advised, in writing, that the Superintendent is of the opinion th
		the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other	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 conversion of the Notes and all other	the Bank has ceased, or is about to cease, to be viable and that, after ti conversion of the Notes and all oth
		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	contingent instruments issued by the Bank and taking into account any	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
		appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or	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	(b) a federal or provincial government in Canada publicly	(b) a federal or provincial government in Canada publicly	(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
		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	government or any provincial government or political subdivision	government or any provincial government or political subdivision	government or any provincial government or political subdivision
		or agent or agency thereof without which the Bank would have been determined by the Superintendent	or agent or agency thereof without which the Bank would have been determined by the Superintendent	or agent or agency thereof without which the Bank would have been determined by the Superintendent	or agent or agency thereof without which the Bank would have been determined by the Superintendent
		to be non-viable.	to be non-viable.	to be non-viable.	to be non-viable.
25	If convertible, fully or partially	Will fully convert 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 by virtue of	common shares upon NVCC trigger event by virtue of	common shares upon NVC trigger event by virtue of
			recourse to the Preferred Shares Series 48	recourse to the Preferred Shares Series 49	recourse to the Preferred Shares Series 51
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
		outstanding note would be	outstanding note would be	outstanding note would be	outstanding note would be
		converted to a number of common shares equal to	converted to a number of common shares equal to	converted to a number of common shares equal to	converted to a number of 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
		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.
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	Mandatory
28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares	Common Shares
30	If convertible, specify issuer of instrument it converts into Write-down feature	Bank of Montreal	Bank of Montreal No	Bank of Montreal	Bank of Montreal No
	If write-down, write-down trigger(s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	N/A N/A
33	If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	N/A N/A	N/A N/A	N/A N/A	N/A N/A
	Type of subordination				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately	Subordinated Debt	Subordinated Debt	Subordinated Debt	Subordinated Debt
	senior to instrument) Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 17	<u>Short Form Base Shelf</u> <u>Prospectus - May 23, 18</u>	Short Form Base Shelf Prospectus - Jun 22, 2020	Short Form Base Shelf Prospectus - March 11, 22
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement	Prospectus Supplement -	Prospectus Supplement -	Prospectus Supplement -
		<u>Jul 23 19</u>	LRCN, Series 1	LRCN, Series 2	LRCN, Series 3
	Pricing Supplement (If applicable)				
	e term "convertible" in the above table is interpreted to mean convertible into common				

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

	n Features Of Regulatory Capital Instruments Iions except as noted)					
(Ş IIIII	ions except as noted)		Included in both regulatory		Included in both regulatory	Included in both regulatory
		capital and TLAC Subordinated Debentures - Series 20	capital and TLAC 3.803% Subordinated Notes due 2032	capital and TLAC 4.338% Subordinated Notes due 2028	capital and TLAC Series J Medium-Term Notes - First Tranche	capital and TLAC Series J Medium-Term Notes - Second Tranche
1	lssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	063671BD2	US06368BGS16	US06368BQ686	06369ZCE2	CA06369ZCF95
3	Governing law(s) of the instrument	Canadian Federal and applicable Provincial laws	State of New York, the	State of New York, the	Canadian Federal and applicable Provincial laws	Canadian Federal and applicable Provincial laws
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	N/A	N/A	N/A	N/A	N/A
	Transitional Basel III rules Post-transitional Basel III rules	Tier 2 Ineligible	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2	Tier 2 Tier 2
	Eligible at solo/group/group&solo Instrument type (types to be specified by each jurisdiction)	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt	Group and Solo Tier 2 Subordinated Debt
	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	0	1,499	1,093	998	1,248
	Par value of instrument Accounting classification	150 Liability - amortized cost	USD 1,250 Liability - amortized cost	USD 850 Liability - amortized cost	1,000 Liability - amortized cost	1,250 Liability - amortized cost
	Original date of issuance	15-Dec-1995		05-Oct-2018	16-Sep-2019	17-Jun-2020
13	Perpetual or dated Original maturity date	Dated \$25MM of total par amount matures on Dec 15th 2025, 2028, 2031, 2034, 2037 and 2040	Dated 15-Dec-2032	Dated 05-Oct-2028	Dated 17-Sep-2029	Dated 17-Jun-2030
	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes Redemable on or after 15- Dec-2000 in the market, by tender or by private contract at any price. No contingent call dates.	Yes 15-Dec-2027 Redeemable at Par. No contingent call dates.	Yes 05-Oct-2023 Redeemable at Par. No contingent call dates.	Yes 17-Sep-2024 Redeemable at Par. No contingent call dates.	Yes 17-Jun-2025 Redeemable at Par. No contingent call dates.
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons / dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed until Sept 17, 2024	Fixed until June 17, 2025
19		8.25% N/A	3.803% N/A	4.338% N/A	2.88% N/A	2.077% N/A
20 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
22		Cumulative Non-Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible	Cumulative Convertible
			the Bank has ceased, or is about to coase, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	(a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Superintendents is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the contragent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or any provincial government or bitical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	(a) the Superintendent publicly announces that the Bank has been advised, in writing, that the Bank has been advised, in writing, that the Superintendents is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or patikal subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent to be non-viable.	conversion of the Notes and all othe contingent instruments issued by the Bank and taking into account any other factors or circumstances that ae 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 gency thereof without which the Bank would have been determined by the Superintendent to be non-viable.
25	lf convertible, fully or partially	N/A	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event	Will fully convert into common shares upon NVCC trigger event
	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A	Upon the occurrence of an NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multipiler x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	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 (Multipiler x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details. Mandatory	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	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
28	If convertible, specify instrument type convertible into	N/A	Common Shares	Common Shares	Common Shares	Common Shares
	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	Bank of Montreal No	Bank of Montreal No	Bank of Montreal No	Bank of Montreal No
31	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
33	If write-down, permanent or temporary	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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Senior Debt	Senior Debt	Senior Debt	Senior Debt	Senior Debt
	Non-compliant transitioned features	Yes	No N/A	No N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Not NVCC compliant	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
	Supplement to Base Shelf Prospectus (if applicable)		USD Prospectus Supplement - Dec 07 17	USD Prospectus Supplement - Oct 02 18	Prospectus Suppl Series J MTN.PDF	Prospectus Suppl Series J MTN.PDF
					Pricing Suppl Series J MTN -	Pricing Suppl Series J MTN -

¹¹ 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.

Image: Instrument of the second sec	Mai	n Features Of Regulatory Capital Instruments			
International system Operation of X Operation			Included in both regulatory	Included in both regulatory	Included in both regulatory
Image: Section of the section of the prime plane of the prime plane of the prime plane of the plane pl			capital and TLAC Series K Medium-Term	capital and TLAC 3.088% Subordinated Notes	capital and TLAC Series L Medium-Term
3 Amount entities in (2020 Bits in thermany densities in process generation) Calculation (2000 Bits in the process generation) Process Generation (2000 Bits in the proces					
B Control Control <t< td=""><td>1</td><td>Issuer</td><td>Bank of Montreal</td><td>Bank of Montreal</td><td>Bank of Montreal</td></t<>	1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
B Control Control <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
product operation					
Interaction PP PP PP Image: Additional problem interaction PP2				Province of Ontario and the	
Sector production store in runs First 2 First 2 <th< td=""><td>3a</td><td>achieved (for other TLAC-eligible instruments governed by foreign law)</td><td>N/A</td><td>N/A</td><td>N/A</td></th<>	3a	achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Gilden Statistical Statisti Statistati Statistical Statistical Statistical Statistical Stat					
Bit Process of the second se	6	Eligible at solo/group/group&solo	Group and Solo	Group and Solo	Group and Solo
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Image: state state is a state state is a state state state state state state is a state state is a state state is a state	9	,	1,000	USD 1,250	750
Displanet Dated Dated Dated Dated 13 Orders Distance Distance Distance Distance 14 Nome and logistic trajenticity agencia Yes Yes Yes Yes 13 Optional and data centregen (all data serie designion arrows) Distance Distance Distance 13 Optional and data centregen (all data serie designion arrows) Distance Distance Distance 13 Optional and data centregen (all data serie designion) Distance Distance Distance 14 Nome and logistic distance designion) Distance Distance Distance 13 Optional and data centregen (all data series) Distance Distance Distance 14 Distance Distance Distance Distance Distance 15 Optional and data centregen (all data series) Distance Distance Distance 16 Distance Distance Distance Distance </td <td>10</td> <td>Accounting classification</td> <td>Liability - amortized cost</td> <td>Liability - amortized cost</td> <td>Liability - amortized cost</td>	10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
13) Operation security date 25-00-2031 8-00-2037 27-00-2032 14) Security of a security o					
15 Optional calibits, contrigent cal cales and refereption amount 22. Jul 2025. Reference Jack 2015. Disclosmalia at 27.0.0000 (and calibits). Contrigent calibits at 27.0.0000 (and calibits). Contrel calibits at 27.0.0000					
15 Optional calibits, contrigent cal cales and refereption amount 22. Jul 2025. Reference Jack 2015. Disclosmalia at 27.0.0000 (and calibits). Contrigent calibits at 27.0.0000 (and calibits). Contrel calibits at 27.0.0000	1.4	Issuer call subject to prior supervisory approval	Yes	Урс	Ves
10 Schoorgent of dists, if appCable NA NA NA 11 Schoorgent of dists, if appCable Find until Dity 22, 2028 Find until Dity 22, 2028 12 Schoorgent of dists, if appCable Schoorgent of dists, if appCable Schoorgent of dists, if appCable 13 Schoorgent of dists, if appCable Schoorgent of dists, if appCable Schoorgent of dists, if appCable 13 Schoorgent of dists, if appCable Schoorgent of dists, if appCable Schoorgent of dists, if appCable 14 Schoorgent of dists, if appCable Schoorgent of dists, if appCable Schoorgent of dists, if appCable 15 Schoorgent of dists, if appCable 16 Schoorgent of dists, if appCable 16 Schoorgent of dists, if appCable 16 Schoorgent of dists, if appCable 16 Schoorgent of dists, if appCable Schoorgent of dists, if appCable Schoorgent of dists, if appCable 16 Schoorgent of dists, if appCab			22-Jul-2026 Redeemable at Par. No contingent call	10-Jan-2032 Redeemable at Par. No contingent call	27-Oct-2027 Redeemable at Par. No contingent call
Open control of the second state of the sec					
Open control of the second state of the sec	16	Subsequent call dates, if applicable	N/A	N/A	N/A
19 Extension N/A N/A N/A N/A 21 Editive contractions or mandationy Mandatory Mandatory Mandatory 21 Extension contractions contractions contractions No No No 22 Anomentation contractions Canadations Canadations Canadations 23 Anomentation contractions No Canadations Canadations 24 Anomentation contractions No Canadations No 25 Anomentation contractions No No No 26 Anomentation contractions No No No 26 Anomentation contractions No No No 26 Anomentation contractions No No No 27 Anomentation contractions No No No 28 Anomentation contractions No No No 29 Anomentation contractions No No No 20 Anomentation contractions No No No 20 Anomentation contractions No No No 20 Formentation contractions No No No 20 Formentation c		Coupons / dividends			
200 Fully constrained by particular or mandatory Mandatory Mendatory Mandatory 200 Extenses of any or other necessity or mandatory No. No. No. No. 21 Manual and any or other necessity or cumulative or cumulative or cumulative or cumulative or cumulative. Convertible	18	Coupon rate and any related index	1.928%	3.088%	6.534%
12 is forcurative or integ or go of the meeting of the sector comparison of the sector comparison of the sector comparison of the sector se					
23 Convertible Co	21	Existence of step up or other incentive to redeem	No	No	No
24 F convertibie, conversion trigger(s) WC Tapace. WC Tapace. WC Tapace. WC Tapace. 25 F convertible, fully or partially WC Tapace. WC Tapace. <th></th> <th></th> <th></th> <th></th> <th></th>					
26 If convertible, conversion rate Upon the occurrence of an OVCC trigger event, each outstanding note would be converted to a number of common shares qual to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Upon the occurrence of an OVCC trigger event, each outstanding note would be converted to a number of common shares qual to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Upon the occurrence of an OVCC trigger event, each outstanding note would be converted to a number of common shares qual to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Upon the occurrence of an OVCC trigger event, each outstanding note would be converted to a number of common shares qual to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. 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Nee OVEC trigger event, each outsel by Conversion Price. 27 If convertible, mandatory or optional conversion Mandatory Mandatory Mandatory 28 If convertible, specify issure of instrument it converts into Bank of Montreal Bank of Montreal 30 Write-down, futil or partial N/A N/A N/A 31 fwrite-down, futil or partial N/A N/A N/A <t< th=""><th></th><th></th><th>Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent</th><th>Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, its reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial govermment in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal govermment or optikcal subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent</th><th>Superintendent is of the opinion that the Bank has ceased, or is about to case, to be vlable and hat, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the 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 optical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent</th></t<>			Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial government in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal government or any provincial government or any provincial government or political subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent	Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, its reasonably likely that the viability of the Bank will be restored or maintained; or (b) a federal or provincial govermment in Canada publicly announces that the Bank has accepted or agreed to accept a capital injection, or equivalent support, from the federal govermment or optikcal subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent	Superintendent is of the opinion that the Bank has ceased, or is about to case, to be vlable and hat, after the conversion of the Notes and all other contingent instruments issued by the Bank and taking into account any other factors or circumstances that are considered relevant or appropriate, it is reasonably likely that the 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 optical subdivision or agent or agency thereof without which the Bank would have been determined by the Superintendent
kink NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. 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. Net Please refer to the Prospectus Supplement for further details. 27 If convertible, specify instrument type convertible into Common Shares Common Shares Please refer to the Prospectus Supplement for further details. Please refer to the Prospectus Supplement for further details. Nadatory Mandatory 28 If convertible, specify instrument ti converts into Bank of Montreal Bank of Montreal Bank of Montreal 31 fwrite-down, feature N/A N/A N/A N/A 32 fwrite-down, description of write-up mechanism N/A N/A N/A 33 fwrite-down, description of write-up mechanism <t< th=""><th>25</th><th>If convertible, fully or partially</th><th>common shares upon NVCC</th><th>common shares upon NVCC</th><th>common shares upon NVCC</th></t<>	25	If convertible, fully or partially	common shares upon NVCC	common shares upon NVCC	common shares upon NVCC
28 If convertible, specify instrument type convertible into Common Shares Common Shares Common Shares 29 If convertible, specify instrument it converts into Bank of Montreal Bank of Montreal Bank of Montreal 30 Write-down, full or partial N/A N/A N/A 31 If write-down, virtie-down, trigger(s) N/A N/A N/A 32 If write-down, outlie-down, trigger(s) N/A N/A N/A 31 If write-down, outlie-down, trigger(s) N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-up mechanism N/A N/A N/A 343 Type of subordination Senior Debt Senior Common Shares Senior Debt Senior Debt Senior Debt Senior Debt Senior Common Shares Senior Common Shares Senior Debt Senior Debt Senior Debt Senior Debt Senior Debt			NVCC trigger event, each outstanding note would be converted to a number of common shares equal to the quotient obtained by dividing (Multiplier x Note Value) by Conversion Price. Please refer to the Prospectus Supplement for further details.	NVCC trigger event, each outstanding note would be 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.	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.
30 Write-down, feature No No No 31 If write-down, write-down trigger(s) N/A N/A N/A 32 If write-down, purite-down, trigger(s) N/A N/A N/A 31 If write-down, purite-down, full or partial N/A N/A N/A 31 If write-down, purite-down, purite-down, description of write-up mechanism N/A N/A N/A 34 If temporary write-down, description of write-up mechanism N/A N/A N/A 34 Type of subordination Senior Debt Senior Debt Senior Debt 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Debt Senior Debt 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A N/A 37 Forspectus / Base Shelf Prospectus / Short Form Prospectus Short Form Base Shelf Prospectus - June 22, 20 VSD Prospectus - Apr 27.17 Short Form Base Shelf Prospectus - March 11.22 Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (If applicable) Pricing Suppl Series K Trache 1.PDF VSD Prospectus Supplement - It an 05.22	28	If convertible, specify instrument type convertible into	Common Shares	Common Shares	Common Shares
31 if write-down, write-down, trigger(s) N/A N/A N/A 32 if write-down, prill or partial N/A N/A N/A 33 if write-down, permanent or temporary N/A N/A N/A 34 if write-down, description of write-up mechanism N/A N/A N/A 34a Type of subordination N/A N/A N/A 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Debt Senior Debt 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A 38 Prospectus / Base Shelf Prospectus / Short Form Prospectus Short Form Base Shelf Prospectus - Apr 27.17 Short Form Base Shelf 39 Supplement to Base Shelf Prospectus (if applicable) Prospectus Suppl Series K USD Prospectus Supplement Jan 05.22 Prospectus Suppl Series L MTN Tranche 1.PDF Traches 1.PDF Pricing Supplement 1 Pricing Supplement 1 Pricing Supple - Seri					
33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-up mechanism N/A N/A N/A 34a Type of subordination If and	31	If write-down, write-down trigger(s)	N/A	N/A	N/A
34a Type of subordination Senior Dest Senior Debt Senior Debt 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Senior Debt Senior Debt 36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A 38 Prospectus / Base Shelf Prospectus / Short Form Prospectus Short Form Base Shelf Prospectus - Apr 27.17 Short Form Base Shelf Prospectus - Apr 27.17 Short Form Base Shelf Prospectus - March 1.22 39 Supplement to Base Shelf Prospectus (if applicable) Prospectus Suppl - Series K MTN. PDF USD Prospectus Supplement Jan 05.22 Prospectus Suppl - Series L MTN 9 Fricing Suppl - Series L (if applicable) Pricing Suppl - Series L MTN Tranche 1.PDF Pricing Suppl - Series L MTN	33	If write-down, permanent or temporary	N/A	N/A	N/A
senior to instrument) senior to instrument) Mo Mo 36 Non-compliant transitioned features No No No No 37 If yes, specify non-compliant features N/A N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Short Form Base Shelf Prospectus - June 22, 20 USD Prospectus - Apr 27 17 Short Form Base Shelf Prospectus - March 11, 22 Supplement to Base Shelf Prospectus (if applicable) Prospectus Suppl Series K MTN. PDF USD Prospectus Supplement - Jan 05 22 Prospectus Suppl Series L MTN Pricing Supplement (If applicable) Pricing Suppl Series L MTN - Tranche 1.PDF Pricing Supplement 1 Pricing Suppl Series L MTN - Tranche 1			N/A	N/A	N/A
36 Non-compliant transitioned features No No 37 If yes, specify non-compliant features N/A N/A N/A 37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus Short Form Base Shelf Prospectus - Apr 27 17 Short Form Base Shelf Supplement to Base Shelf Prospectus (if applicable) Prospectus Suppl Series K USD Prospectus Supplement - Jan 05 22 Prospectus Supplement - Jan 05 22 Pricing Supplement (If applicable) Pricing Suppl Series K MTN - Tranche 1.PDF Pricing Suppl Series L MTN - Tranche 1.PDF Pricing Suppl Series L MTN - Tranche 1.PDF	35		Senior Debt	Senior Debt	Senior Debt
Prospectus / Base Shelf Prospectus / Short Form Prospectus Prospectus - June 22, 20 USD Prospectus - Apr 27.17 Prospectus - March 11, 22 Supplement to Base Shelf Prospectus (if applicable) Prospectus - Series K MTN.PDF USD Prospectus Supplement - Jan 05.22 Prospectus Supplement - MTN Prospect		Non-compliant transitioned features			
Supplement to Base Shelf Prospectus (if applicable) MTN.PDF Jan 05 22 MTN Pricing Supplement (If applicable) Pricing Supplement (If applement (If applicable) Pricing Supplement (If applement (If appleme		Prospectus / Base Shelf Prospectus / Short Form Prospectus		USD Prospectus - Apr 27 17	
Pricing Supplement (if applicable) Tranche 1.PDF Tranche 1		Supplement to Base Shelf Prospectus (if applicable)	MTN.PDF		MTN
		Pricing Supplement (If applicable)			

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

	tures Of Regulatory Capital Instruments			
5 millions	s except as noted)		Included in TLAC not	Included in TLAC not
		Included in TLAC not	included in regulatory	included in regulatory
		included in regulatory capital	e ,	capital
			Сарітаі	сарітаі
		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
-	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD60	USD417	USD103
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	19-Dec-2018	29-Jan-2019	5-Feb-2019
12	Perpetual or dated	Dated	Dated	Dated
13		19-Dec-2023	22-Jan-2021	22-Jan-2021
15	Original maturity date	19-Dec-2023	22-Jan-2021	22-Jan-2021
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.8485%	3m\$L + 40bps	3m\$L + 40bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	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	Examplian from	Examption from	Examplian from
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Desistentin auforation bis marks in limitation (and if).	De si anno ta Dana sit	Devi a consta Devesit	Deni na seu ta Danasit
25	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
			Pricing Suppl Series E	Pricing Suppl. Reoper Series E USD MTN Feb

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not		Included in TLAC not
		included in regulatory	Included in TLAC not	included in regulatory
		s ,		e ,
		capital	included in regulatory capital	capital
1	lequar	Dank of Montroal	Dank of Montroal	Dank of Montreal
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06367WHH9	CA06368B2H05	XS1965537035
		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
За	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,750	CAD2,000	EUR300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	5-Feb-2019	6-Mar-2019	22-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Feb-2024	6-Mar-2024	21-Mar-2021
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
11	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%	2.850%	3mEuribor + 55bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
20	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			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination biorarchy in liquidation (spacify	Pari passu to Donasit	Pari passu to Donosit	Pari nassu to Donasit
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
35	instrument type immediately senior to instrument)	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>	<u>NIP Prospectus – Sept 2</u> 2018
	Supplement to Base Shelf Prospectus (if applicable)	<u>USD Prospectus</u> Supplement - Sept 23 18	<u>N/A</u>	NIP Prospectus Supplemen Feb 28, 2019
	Pricing Supplement (if applicable)	Pricing Suppl Series E USD MTN Jan 31 19	CAD Senior Term Sheet - Mar 06, 2019	<u>Final Terms – Series 189 N</u>

	tures Of Regulatory Capital Instruments			
\$ millions	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	XS1966819812	06367WJM6	06367WJN4
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD200	USD1,750	USD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10	Original date of issuance	22-Mar-2019	26-Mar-2019	26-Mar-2019
12	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date	22-Mar-2024	26-Mar-2022	26-Mar-2022
15		22-10101-2024	20-10101-2022	20-10101-2022
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
15	Optional call date, contingent call dates and redemption	NI / A	NI / A	NI / A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			-
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.238%	2.900%	3m\$L + 57bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism	Examption from	Examplian from	Examplica from
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – Sept 24, 2018	USD Prospectus - Apr 27 17	USD Prospectus - Apr 27
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – Feb 28, 2019	USD Prospectus Supplement - Sept 23 18	USD Prospectus Supplement - Sept 23
	1	1		Pricing Suppl Series E US

11 Original date of issuance 22-lun-2019 17-lul-2019 17-lul-2019 12 Perpetual or dated Dated Dated Dated 13 Original maturity date 28-lun-2024 17-lul-2024 17-lul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A 0 Optional call date, contingent call dates and redemption N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Fixed Floating 18 Coupon rate and any related index 2.500% 2.100% amaBSW + 100bps 19 Existence of a dividend stopper No 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 No 22 Noncumulative cumulative Cumulative Cumulative Cumulative 23 If convertible, onersion trigger (s) If convertible fully or partially If convertible, onersion trigger (s) Image: subordination 24 If convertible, conversion trigger (s)		tures Of Regulatory Capital Instruments			
Included in regulatory cipital included in regulatory cipital included in regulatory cipital included in regulatory cipital 1 Kaser ank of Montreal Bank of Montreal Bank of Montreal 2 prixate piacement) Description AU3E0269688 AU3E0269688 3 Governing law(c) of the indrament Kew York, Ontation and Canada Aus State	(\$ million	s except as noted)			
capital included in regulatory copital includes in re					
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Unique identifier (qCUSP, ISN, or Bioomberg identifier for 2 Display USE0224958 AU3EN024011 2 private placement) New York, Ontario and Canada New South Woles, Ontario and Canada			capital	included in regulatory capital	included in regulatory capita
Unique dentifier (gCUSP, SN, or Biloonberg identifier for 2 Disputs of participation AUXE02264958 AUXE02011 2 private placement) New York, Ontario and Canada New South Wales, Ontario and Canada New South Wales, Ontario and Ca					
2 private placement) 06357WM03 AU3C00264968 AU3FN0049011 3 Governing lax(c) of the instrument New York, Ontario and Amada New South Woles, Ontario and Canada Contractual New South Woles, Ontario and Canada New South Woles, Ontario	1		Bank of Montreal	Bank of Montreal	Bank of Montreal
3 Covering Lws(c) of the instrument Conada and Canada and Canada 3 the TLAC Ferr Sheet is active of for other TLAC-eligible instruments governed by foreign Lwy) Contractual Contractual Contractual Regularory treatment N/A N/A N/A N/A N/A 5 Post-transitional Basel II rules N/A N/A N/A N/A 6 Eligible stoly/group/groupSaton N/A N/A N/A N/A 7 Instrument, Ope Other TLAC instrument Other TL	2		06367WMQ3	AU3CB0264968	AU3FN0049011
3 Covering Law(s) of the instrument Conada and Canada and Canada 3a the TAC Tern Sheet is active of for other TAC-eligible Contractual Contractual Contractual <i>Regulatory treatment</i> N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A 6 Eligible stool/group/groupscolo N/A N/A N/A 7 Instrument Type Other TAC Instrument Other TAC Instrument Other TAC Instrument 8 as of most recent regorting date) N/A N/A N/A N/A 9 Par value of instrument Ubbity - amortised cost Liability - amortised cost 10 Orginal maturity date 28-lun-2019 17-lul-2019 17-lul-2019 17-lul-2014			New York Onterio and	New Couth Walso, Outoria	Now Couth Walso, Ontonio
3a the TAC Term Sheeved (for other TAC-eligible instruments governed by profegin law) Contractual	3	Governing law(s) of the instrument		,	
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Regulatory freedment Production <	3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
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5 Post-transitional Basel III rules N/A N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 as of most resent reporting date) N/A N/A N/A 9 Par value of instrument USDL00 ALD900 ALD950 10 Accounting classification USDL00 ALD900 ALD950 11 Original disk of issuance 28-Jun-2019 17-Jul-2019 17-Jul-2019 12 Peperatural or dated Dated Dated Dated Dated 13 Original disk of issuance 28-Jun-2019 17-Jul-2024 17-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Fixed Fixed Floating 18 Caupon rate and any related index 2-500% 2.100% 3mBESW + 100bps 19 Existence of a dividend stopper No No No 19 Existence of a dividend stopper No No No 20 Fully discretionary, partially discretiona	4		N/A	N/A	N/A
6 Fligble at sold/group/scup&solo N/A N/A N/A N/A 7 Instrument type Other TAC instrument Other TAC inst					
7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument USD1,000 AU30300 AU3030 AU3040 10 Original classification Liability - amortised cost Liability - amortised cost Liability - amortised cost 11 Original maturity date 28-jun-2019 17-jul-2019 17-jul-2019 12 Perpetual or dated Dated Dated Dated Dated 13 Original maturity date 28-jun-2024 17-jul-2024 17-jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A N/A 15 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Fixed of floating dividend/coupon Fixed Fixed Fixed Fixed 18 Coupon rate and any related index 2, 500% 2, 100% 3mBSSW + 100Bps 19	-				
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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-2014 12 Perpetual or dated Dated Dated Dated 13 Original maturity date 28-Jun 2014 17-Jul-2024 17-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A 0 Optional call date, contingent call dates and redemption N/A N/A N/A 15 amount N/A N/A N/A N/A 16 Subsequent call date, contingent call dates and redemption N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 1 18 Coupor/dividends 2.500% 2.100% 3mBBSW + 100bps 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 Non-convertible Non-convertible Non-convertible Non-convertible 23					
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11 Original date of issuance 28-Jun-2019 17-Jul-2019 17-Jul-2019 12 Perpetual or dated Dated Dated Dated 13 Original maturity date 28-Jun-2024 17-Jul-2024 17-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A 0 Optional call date, contingent call dates and redemption N/A N/A N/A 15 amount N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Fixed Floating 18 Coupor, Jate and any related index 2.500% 2.100% 3mBBSW + 100bps 19 Existence of a step up or other incentive to redeem 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 No-convertible 22 Nonconvertible Non-convertible Non-convertible Non-convertible Non-convertible 23 If onvertible, fully or partially Execuption from Exemption from <td>9</td> <td>Par value of instrument</td> <td>USD1,000</td> <td>AUD300</td> <td>AUD450</td>	9	Par value of instrument	USD1,000	AUD300	AUD450
11 Original date of issuance 28-Jun-2019 17-Jul-2019 17-Jul-2019 12 Perpetual or dated Dated Dated Dated 13 Original maturity date 28-Jun-2024 17-Jul-2024 17-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A 0 Optional call date, contingent call dates and redemption N/A N/A N/A 15 amount N/A N/A N/A N/A 16 Subsequent call date, if applicable N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Fixed Floating 18 Coupon rate and any related index 2.500% 2.100% 3mBSW +100bps 19 Existence of a dividend stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No-convertible Non-convertible 22 Nonconvertible Non-convertible Non-convertible Non-convertible Non-convertible 23 If convertible, fully or partially Exemption from Exemption from E	10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
12 Perpetual or dated Dated Dated Dated 13 Original maturity date 28-Jun-2024 17-Jul-2024 17-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A 0 Optional call date, contingent call dates and redemption amount N/A N/A N/A 15 amount N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating Floating 18 Coupon rate and any related index 2 500% 2 100% 3mB8SW + 100bps 19 Existence of a dividend stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 If convertible, conversion rate Image: Convertible or non-convertible Non-convertible 24 If convertible, mandatory or optional conversion Image: Convertible, mandatory or optional conversion Image: Co				· ·	
13 Original maturity date 28-Jun-2024 17-Jul-2024 17-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A Optional call date, contingent call dates and redemption amount N/A N/A N/A 15 amount N/A N/A N/A 16 Subsequent call dates, it applicable N/A N/A N/A 17 Fixed or floating dividends Fixed Fixed Fixed 18 Coupon rate and any related index. 2.500%. 2.100% 3mB85W + 100bps 19 Existence of a dividend stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a dividend stopper No No No No 22 Noncomulative comunalitive Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion rate If If If If 25 If convertible, specify instrument it converts into If If If 26 If convertible, specify instrument it converts					
14 Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount N/A N/A N/A 15 amount N/A N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Freed of floating dividend/coupon Fixed Floating Floating 18 Coupon rate and any related index. 2.500% 2.100% 3mB85W + 100bps 19 Existence of a stop up or other incentive to redeem 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, on on-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, proversion rate In In In In 25 If convertible, specify instrument					
Optional call date, contingent call dates and redemption N/A N/A N/A 15 amount N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating Floating 18 Coupons/dividends 2.500% 2.100% 3mBBSW + 100bps 19 Existence of a step up or other incentive to redeem 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 onon-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) 2 If convertible, conversion trage 2 25 If convertible, specify instrument type convertible No No No	15		20-3411-2024	17-30-2024	17-301-2024
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24 If convertible, conversion trigger (s)	22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
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27 If convertible, mandatory or optional conversion	25	If convertible, fully or partially			
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29 If convertible, specify issuer of instrument it converts into No No No 30 Write-down feature No No No 31 If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial 32 If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Exemption from 34a Type of subordination Exemption from Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify instrument) 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 No 37 If yes, specify non-compliant features N/A N/A N/A Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 27.17 AUD Information Memorandum AUD Information Memorandum Supplement to Base Shelf Prospectus (if applicable) USD Prospectus N/A N/A Pricing Supplement to Base Shelf Prospectus (if applicable) Pricing Suppl Series E USD Pricing Suppl Series 6 AUD	27				
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Supplement to Base Shelf Prospectus (if applicable) Supplement - Sept 23 18 N/A N/A Pricing Supplement (if applicable) Pricing Suppl Series E USD Pricing Suppl Series 6 AUD Pricing Suppl Series 6 AUD			USD Prospectus		
Pricing Supplement (it applicable)		Supplement to Base Shelf Prospectus (if applicable)		<u>N/A</u>	<u>N/A</u>
		Dricing Supplement (if and issues)	Pricing Suppl Series E USD	Pricing Suppl Series 6 AUD	Pricing Suppl Series 7 AUD
<u>MIN Jun 25 19</u> <u>MIN Jul 1/ 19</u> <u>MIN Jul 1/ 19</u>		ו ווכחוד שעשובחובות (וו מאשוונמטופ)	<u>MTN Jun 25 19</u>	<u>MTN Jul 17 19</u>	<u>MTN Jul 17 19</u>

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

Main Fea	tures Of Regulatory Capital Instruments			
	is except as noted)			
		Included in TLAC not	Included in TLAC not	
		included in regulatory	included in regulatory	Included in TLAC not
		capital	capital	included in regulatory capita
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US06367WRC90	XS2063363662	XS2068976195
Z			X32003303002	X32008370133
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			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
-	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD500	EUR300	USD100
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	21-Oct-2019	11-Oct-2019	23-Oct-2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Nov-2022	11-Oct-2021	23-Oct-2024
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.0500%	3mEuribor + 70bps	2.3000%
19	Existence of a dividend stopper	No	No	No
19		NO	NO	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	Existence of a step up or other incentive to redeem	No		
21			No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
54		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
54d		suborumation	subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
25	instrument type immediately senior to instrument)			
35		Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 27 <u>17</u>	NIP Prospectus – Sept 24, 2018	NIP Prospectus – Sept 24 2018
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus	NIP Prospectus Supplement – Jul 11, 2019	NIP Prospectus Supplement Jul 11, 2019
		Supplement - Sept 23 18	301 11, 2019	<u>JUI 11, 2019</u>
		Pricing Suppl Series E USD		
	Pricing Supplement (if applicable)	MTN Oct 21 19	Final Terms – Series 196 NIP	Final Terms – Series 198 NIP
		WITH OLL 21 19		

	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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for 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
4	Regulatory treatment	NI / A	N1 / A	NI / A
4	Transitional Basel III rules	N/A N/A	N/A	N/A
5	Post-transitional Basel III rules		N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	as of most recent reporting date)	N/A	N/A	N/A
8	Par value of instrument	CAD1,500	USD1,500	N/A USD1,500
9 10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10	Original date of issuance	17-Jan-2020	10-Mar-2020	27-Apr-2020
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date	3-Feb-2025	10-Mar-2023	1-May-2025
15	Original maturity date	at par on or after 03-Jan-	10-10181-2023	1-1V1dy-2025
14	Issuer call subject to prior supervisory approval	2025	N/A	N/A
	Optional call date, contingent call dates and redemption	at par on or after 03-Jan-		
15	amount	2025	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	2.370%	SOFR Index + 68bps	1.8500%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	No	No	No
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
24				
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	<u>N/A</u>	USD Prospectus - Apr 27 17	USD Prospectus - Apr 20
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - Sept 23 18	USD Prospectus Suppleme Apr 20 20
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Jan	Pricing Suppl Series E USD	Pricing Suppl Series F U

	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	lssuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368EA44	06368EA36	06368EDC3
_				
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
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		N/A	N/A	N/A
7	Eligible at solo/group/group&solo	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC Instrument		
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD600	USD900	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10	Original date of issuance	8-Dec-2020	8-Dec-2020	22-Jan-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Dec-2023	8-Dec-2023	22-Jan-2027
10			5 500 2025	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
15	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
17	Coupon rate and any related index	SOFR Index + 35bps	0.4500%	0.9490%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	Existence of a step up or other incentive to redeem	No	No	No
21	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	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			
54		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 20 20	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - <u>Apr 20 20</u>	USD Prospectus Supplement - <u>Apr 20 20</u>	USD Prospectus Supplement Apr 20 20
	Pricing Supplement (if applicable)	Pricing Suppl Series F USD MTN Dec 08 20	Pricing Suppl Series F USD MTN Dec 08 20	Pricing Suppl Series F USD MTN Jan 22 21
	L	1	1	

	tures Of Regulatory Capital Instruments			
5 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)	06368DPC2	06368EJS2	06368DTH7
3	Governing law(s) of the instrument	Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	NI / A	N/A	N/A
4 5	Post-transitional Basel III rules	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 Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0			N1/A	NI / A
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD750	USD400	CAD1,250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	10-Mar-2021	14-Apr-2021	28-May-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-2026	14-Apr-2023	28-May-2026
14	Issuer call subject to prior supervisory approval	at par on or after 10-Feb- 2026	N/A	at par on or after 28-Ap 2026
	Optional call date, contingent call dates and redemption	at par on or after 10-Feb-		at par on or after 28-Ap
15	amount	2026	N/A	2026
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	1.758%	SOFR Index + 27bps	1.551%
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			
20	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism	Examption from	Examption from	Examption from
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	USD Prospectus - Apr 20 20	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	USD Prospectus Supplement - <u>Apr 20 20</u>	<u>N/A</u>
	Pricing Supplement (if applicable)	CAD Senior Term Sheet - Mar	Pricing Suppl Series F USD	CAD Senior Term Sheet -

(S millions 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 private placement) 06367TQW3 06367TQW3 3 Governing law(s) of the instrument New York, Ontario and Canada New York, Ontario Canada 4 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 7 Instruments governed by foreign law) Contractual Contractual 7 Instrument type Other TLAC instrument N/A 8 of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortis 11 Original date of issuance 12-Jul-2021 12-Jul-2024 9-Jul-2024 12 Included in TLAC N/A N/A N/A 13 Original date of issuance 12-Jul-2021 12-Jul-2024 9-Jul-2024 14 Issuer call subject to prio	tory Included in TLAC not included in regulatory capital Bank of Montreal XS2384698721 O and Ontario and Canada Contractual N/A N/A N/A
included in regulatory capital included in regulatory capital 1 Issuer Bank of Montreal Bank of Montreal 2 private placement) 06367TQW3 06367WVQ0 2 private placement) 06367TQW3 06367WVQ0 3 Governing law(s) of the instrument Canada Canada 3 Governing law(s) of the instrument Canada Canada 4 Transitional Basel III rules N/A N/A 5 Post-transitional Basel III rules N/A N/A 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 as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortised cost 11 Or	tory Included in TLAC not included in regulatory capital Bank of Montreal XS2384698721 O and Ontario and Canada Contractual N/A N/A N/A
1 issuer Bank of Montreal Bank of Montreal 1 issuer Bank of Montreal Bank of Montreal 2 private placement) 06367TQW3 06367WQ0 3 Governing law(s) of the instrument New York, Ontario and New York, Ontario and 3 Governing law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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 as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 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 15 amount </td <td>included in regulatory capital Bank of Montreal XS2384698721 Ontario and Canada Contractual N/A N/A N/A</td>	included in regulatory capital Bank of Montreal XS2384698721 Ontario and Canada Contractual N/A N/A N/A
1 Issuer Bank of Montreal Bank of Montreal Unique identifier (gc CUSIP, ISIN, or Bloomberg identifier for 06367TQW3 06367WQ0 2 private placement) 06367TQW3 06367WQ0 3 Governing law(s) of the instrument Canada Canada Canada 3 Governing law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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 8 as of most recent reporting date) N/A N/A N/A 9 Par value of instrument USD1,150 USD550 USD550 10 Accounting classification Liability - amortised cost Liability - amortised cost Liability - amortised cost 11 Original date of issuance 12-Jul-2021 12-Jul-2024 9-Jul-2024 14 <t< td=""><td>Bank of Montreal XS2384698721 O and Ontario and Canada Contractual N/A N/A N/A</td></t<>	Bank of Montreal XS2384698721 O and Ontario and Canada Contractual N/A N/A N/A
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 Canada New York, Ontario Canada 3 Governing law(s) of the instrument Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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 as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortise 11 Original maturity date 9-Jul-2021 12-Jul-2021 12-Jul-2021 12 Perpetual or dated Dated Dated Dated 13 Original maturity date, if applicable N/A	XS2384698721 o and Ontario and Canada Contractual N/A N/A N/A N/A
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 Canada Canada 3 Governing law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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 8 as of most recent reporting date) N/A N/A N/A 9 Par value of instrument USD1,150 USD550 Uability - amortised cost Uability - amortised cost 12-Jul-2021 12-Jul-2021 12 Prepetual or dated Dated Dated Dated Dated 13 Original maturity date 9-Jul-2024 9-Jul-2024 9-Jul-2024 14 Issuer call subject to prior supervisory approval N/A	XS2384698721 o and Ontario and Canada Contractual N/A N/A N/A N/A
a Governing law(s) of the instrument New York, Ontario and New York, Ontario 3 Governing law(s) of the instrument Canada Canada 3a the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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 8 as of most recent reporting date) N/A N/A N/A 9 Par value of instrument USD1,150 USD550 USD550 10 Accounting classification Liability - amortised cost Liability - amortised Log1-Lo221 12 Perpetual or dated Dated Dated Dated Dated 13 Original date of issuance 12-Jul-2021 12-Jul-2021 12-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A N/A	o and Ontario and Canada Contractual N/A N/A N/A N/A
3 Governing law(s) of the instrument 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 Regulatory treatment Contractual 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 as of most recent reporting date) N/A N/A N/A 9 Par value of instrument USD150 USD50 Liability - amortised cost Liability - amortised cost 11 Original date of issuance 12-Jul-2021 12-Jul-2021 12-Jul-2021 12 Perpetual or dated 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	Ontario and Canada Contractual N/A N/A N/A N/A
Means by which enforceability requirement of Section 13 of 3a the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual instruments governed by foreign law) Contractual Regulatory treatment Contractual 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument 8 as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 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 15 amount N/A N/A 16 Subsequent call dates, if applicable N/A N/A <	Contractual N/A N/A N/A N/A
3a the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortised 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 15 amount N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed F	N/A N/A N/A
Regulatory treatment N/A N/A 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 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortised 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 15 amount N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupons/dividends 0.625%	N/A N/A N/A
Regulatory treatment N/A N/A 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 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortised 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 15 amount N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupon rate and any related index 0.625%	N/A N/A
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 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 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 15 amount N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupons/dividends SOFR Index + 32b 19 19 Existence of a	N/A N/A
6 Eligible at solo/group/group&solo N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Amount recognised in regulatory capital (Currency in millions, 8 as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortised 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 15 amount N/A N/A 16 Subsequent call dates, if applicable N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupon rate and any related index 0.625% SOFR Index + 32b 19 Existence of a dividend stopper No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 <	N/A
6 Eligible at solo/group/group&solo N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A N/A 9 Par value of instrument USD1,150 USD550 10 Accounting classification Liability - amortised cost Liability - amortised 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 15 amount N/A N/A 16 Subsequent call dates, if applicable N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupon rate and any related index 0.625% SOFR Index + 32b 19 Existence of a dividend stopper No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 <td< td=""><td>N/A</td></td<>	N/A
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13 Original maturity date 9-Jul-2024 9-Jul-2024 14 Issuer call subject to prior supervisory approval N/A N/A 0ptional call date, contingent call dates and redemption N/A N/A 15 amount N/A N/A 16 Subsequent call dates, if applicable N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupon rate and any related index 0.625% SOFR Index + 32b 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	9-Sep-2021
14 Issuer call subject to prior supervisory approval N/A N/A 15 amount N/A N/A 16 Subsequent call dates, if applicable N/A N/A 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupons/dividends 0.625% SOFR Index + 32b 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	Dated
Optional call date, contingent call dates and redemption N/A 15 amount N/A 16 Subsequent call dates, if applicable N/A 17 Fixed or floating dividend/coupon Fixed 18 Coupon rate and any related index 0.625% SOFR Index + 32b 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	9-Sep-2026
15amountN/AN/A16Subsequent call dates, if applicableN/AN/A16Subsequent call dates, if applicableN/AN/A17Fixed or floating dividend/couponFixedFloating18Coupon rate and any related index0.625%SOFR Index + 32b19Existence of a dividend stopperNoNo20Fully discretionary, partially discretionary or mandatoryMandatoryMandatory21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeCumulativeCumulative23Convertible or non-convertibleNon-convertibleNon-convertible	N/A
16 Subsequent call dates, if applicable N/A N/A Coupons/dividends Image: coupons/dividend/coupon Fixed Floating 17 Fixed or floating dividend/coupon Fixed Floating 18 Coupon rate and any related index 0.625% SOFR Index + 32b 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	
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17 Fixed or floating dividend/coupon Fixed Floating 18 Coupon rate and any related index 0.625% SOFR Index + 32b 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	N/A
18 Coupon rate and any related index 0.625% SOFR Index + 32b 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	
18 Coupon rate and any related index 0.625% SOFR Index + 32b 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	Fixed
19Existence of a dividend stopperNoNo20Fully discretionary, partially discretionary or mandatoryMandatoryMandatory21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeCumulativeCumulative23Convertible or non-convertibleNon-convertibleNon-convertible	ps 1.0000%
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	No
21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeCumulativeCumulative23Convertible or non-convertibleNon-convertibleNon-convertible	Mandatory
22 Noncumulative or cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible	No
23 Convertible or non-convertible Non-convertible Non-convertible	Cumulative
	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 trigger (s)	
32 If write-down, full or partial	
33 If write-down, permanent or temporary	
If temporary write-down, description of write-down	
34 mechanism Exemption from Exemption from	
34a Type of subordination subordination subordination	Evamation from
	Exemption from subordination
Position in subordination hierarchy in liquidation (specify Pari passu to Deposit Pari passu to Dep	
35 instrument type immediately senior to instrument) Liabilities Liabilities	subordination
36 Non-compliant transitioned features No No	subordination
37 If yes, specify non-compliant features N/A N/A	subordination osit Pari passu to Deposit
Prospectus / Base Shelf Prospectus / Short Form Prospectus USD Prospectus - Apr 20 20 USD Prospectus -	subordination osit Pari passu to Deposit Liabilities No
Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Apr 20 20 USD Prospectus Supplement - Apr 20 20	subordination osit Pari passu to Deposit Liabilities No N/A
Pricing Supplement (if applicable) Pricing Suppl Series F USD MTN Jul 12 21 Pricing Suppl Series F USD MTN Jul 12 21	subordination osit Pari passu to Deposit Liabilities No N/A Apr 20 20 NIP Prospectus – July 16, 2021 pplement – NIP Prospectus Supplement –

	tures Of Regulatory Capital Instruments			
\$ millions	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
			Сарітаі	
1		Deals of Montured	Double of Montreed	Double of Mantures
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	06368FAA7	06368FAB5	06368FAC3
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
0	Means by which enforceability requirement of Section 13 of			
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
· ·	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1,350	USD650	USD1,300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
10	Original date of issuance			
		15-Sep-2021	15-Sep-2021	15-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2023	15-Sep-2023	15-Sep-2026
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	0.400%	SOFR Index + 26.5bps	1.250%
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			
32	If write-down, permanent or temporary			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
5-		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
35	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 20 20	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplement - Apr 20 20	USD Prospectus Suppleme Apr 20 20
		Pricing Suppl Series F USD	Pricing Suppl Series F USD	Pricing Suppl Series F US

	tures Of Regulatory Capital Instruments			
\$ millions	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
			Capital	
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368FAD1	06368FAE9	06368FAF6
Z				
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	New York, Ontario and Canada
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Instrument type Amount recognised in regulatory capital (Currency in millions,		Other ILAC Instrument	Other TLAC Instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD400	USD1,350	USD400
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	15-Sep-2021	10-Jan-2022	10-Jan-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Sep-2026	10-Jan-2025	10-Jan-2025
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
	Optional call date, contingent call dates and redemption			
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR Index + 62bps	1.500%	SOFR Index + 46.5bps
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	No	No	No
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
54		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
25	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - Apr 20 20	USD Prospectus - Apr 20 20	USD Prospectus - Apr 202
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplement - Apr 20 20	USD Prospectus Supplemen Apr 20 20
		Pricing Suppl Series F USD	Pricing Suppl Series F USD	Pricing Suppl Series F USI

Include Capital Capital <t< th=""><th></th></t<>	
Include in regulatory 1 issuer issuer Bank of Montreal Bank of	luded in TLAC not
capital capital <t< td=""><td>cluded in TLAC not</td></t<>	cluded in TLAC not
1 Issuer Bank of Montreal Bank of Montreal Bank of Montreal 2 private placement) 05368FAG4 05368FAG4 05368FAG4 05368FAG4 3 Governing law(s) of the instrument Canada Canada Canada Canada 4 Transitional Basel III rules N/A N/A N/A N/A 4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group/solo N/A N/A N/A N/A 7 Instrument type N/A N/A N/A N/A 8 as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument Usbol_2-20 Usbol_2-20 BAdar 10 Account regulatory capital (Currency in millions N/A N/A N/A 9 Par value of instrument Usbol_2-20 Usbol_2-20 BAdar 11	cluded in regulatory
Unique identifier (gc USIP, ISIN, or Bloomberg identifier for private placement) OS368FAG4 OS368FAH2 OS368FAH2 3 Governing law(s) of the instrument New York, Ditario and Means by which enforcesbilly requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contractual Contractual Contractual 4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 4 Transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group&sclo N/A N/A N/A N/A 7 Instrument type Optional call four requilatory capital (Currency in millions, N/A N/A N/A N/A 9 Par value of instrument USD 120 S Mar 2022 S Mar 2022 S Mar 2022 S Mar 2022 S Mar 2024 8-Mar 2024	סולמו
Unique identifier (gc USIP, ISIN, or Bloomberg identifier for private placement) OS368FAG4 OS368FAH2 OS368FAH2 3 Governing law(s) of the instrument New York, Ditario and Means by which enforcesbilly requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contractual Contractual Contractual 4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 4 Transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group&sclo N/A N/A N/A N/A 7 Instrument type Optional call four requilatory capital (Currency in millions, N/A N/A N/A N/A 9 Par value of instrument USD 120 S Mar 2022 S Mar 2022 S Mar 2022 S Mar 2022 S Mar 2024 8-Mar 2024	nk of Montreal
Soverning law(s) of the instrument New York, Ontario and New York, Ontario and New York, Ontario and 3 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	
3 Governing Law(s) of the instrument of Section 13 of instruments governed by foreign law) Contractual Contractual Contractual Contractual Contractual 4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group/solo N/A N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 as of most recent reporting date) N/A N/A N/A N/A 10 Accounting classification Llability - amortised cost Llability - amortised cost Llability - amortised cost 11 Original maturity date 8-Mar 2022 8-Mar 2024 8-Mar 2024 8-Mar 2024 12 Perpetual or dated Datout Llability - amortise date atr	
3a the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contractual Contractual 4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group/solo N/A N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instruset State instru	w York, Ontario and nada
4 Transitional Basel III rules N/A N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 as of most recent reporting date) N/A N/A N/A N/A 9 Par value of instrument USD1250 USD500 USD17 10 Accounting classification Liability - amortised cost Liability - amortised cost Liability - amortised cost 11 Original date of issuance B-Mar-2022 B-Mar-2024 B-Mar-2024 12 Perpetual or dated Dated Dated Dated 13 Original maturity date N/A N/A N/A 14 Issuer call subject to prior supervisory approval N/A N/A N/A 15 amount N/A N/A N/A N/A 16 Subsequent call dates, if applicable N/A N/A N/A 17 Fixed of floating dividend/coupon Fixed Floating Fixed 18 Coupon r	ntractual
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28 If convertible, specify instrument type convertible into	
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Supplement to Base Shelf Prospectus (if applicable) USD Prospectus Supplement - Apr 20 20 USD Prospectus Supplement	D Prospectus Supplemen Apr 20 20
Pricing Supplement (it applicable)	Pricing Suppl Series F USD MTN Mar 08 22

minori	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		Deals of Monturel	Double of Mantured	Deals of Montreal
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	CA06368DW260	XS2474239071	CA06368D3U60
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Constructional	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
7	Amount recognised in regulatory capital (Currency in millions,	other reacting trainent	other reacting the matrix	
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	CAD2,000	HKD529	CAD2,500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
10	Original date of issuance	1-Apr-2022	4-May-2022	1-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-Apr-2027	4-May-2029	1-Jun-2027
15		at par on or after March 1,	4-101ay-2023	at par on or after May
14	Issuer call subject to prior supervisory approval	2027	N/A	2027
	Optional call date, contingent call dates and redemption	at par on or after March 1,		at par on or after May 2
15	amount	2027	N/A	2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.650%	3.920%	4.309%
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			
20	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	No	No	No
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
-				
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit	Pari passu to Deposit	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities	Liabilities	Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>N/A</u>	<u>NIP Prospectus – July 16,</u> <u>2021</u>	<u>N/A</u>
	Supplement to Base Shelf Prospectus (if applicable)	<u>N/A</u>	NIP Prospectus Supplement – Mar 14, 2022	<u>N/A</u>
		1	1	İ

	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)	06368D3S1	06368D3T9	XS2489616867
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD1.300	USD300	GBP75
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
10	Original date of issuance		· · ·	
11		7-Jun-2022 Dated	7-Jun-2022 Dated	9-Jun-2022 Dated
12	Perpetual or dated Original maturity date	Dated 7-Jun-2025	Dated 7-Jun-2025	Dated 9-Jun-2025
15				
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	N/A	N/A
15		NI/A	N/ A	N/A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Floating	Floating
18	Coupon rate and any related index	3.700%	SOFR Index + 106bps	SONIA + 100bps
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A USD Prospectus - May 26 22	N/A USD Prospectus - May 26 22	N/A <u>NIP Prospectus – July 1</u> <u>2021</u>
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	<u>USD Prospectus Supplement -</u> <u>May 26 22</u>	NIP Prospectus Suppleme May 25, 2022
	Pricing Supplement (if applicable)	Pricing Suppl Series F USD MTN Jun 07 22	Pricing Suppl Series F USD MTN Jun 07 22	Final Terms – Series 266

	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
			Capital	Сарітаі
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	private placement)	XS2473715675	XS2491195710	XS2495584943
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
•	Amount recognised in regulatory capital (Currency in millions,			N/ / A
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR800	CNY512	AUD84
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	15-Jun-2022	17-Jun-2022	27-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Jun-2027	17-Jun-2025	27-Jun-2034
14	Issuer call subject to prior supervisory approval	N/A	N/A	N/A
45	Optional call date, contingent call dates and redemption		N1 / A	N1 / A
15	amount	N/A	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
47	Coupons/dividends		<u></u>	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.750%	3.850%	6.455%
19	Existence of a dividend stopper	No	No	No
20				.
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
	Position in subordination biogenetics in Equidation (assortion	Pari passu to Donasit	Dari paccu to Donasit	Dari passu to Danasit
2⊏	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
35	instrument type immediately senior to instrument)			
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>NIP Prospectus – July 16,</u> <u>2021</u>	NIP Prospectus – July 16, 2021	<u>NIP Prospectus – July 1</u> <u>2021</u>
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – May 25, 2022	NIP Prospectus Supplement – May 25, 2022	NIP Prospectus Suppleme May 25, 2022

	tures Of Regulatory Capital Instruments			
\$ millions	s except as noted)	Included in TLAC and	to dude dia TLAC set	In shaded in TLAC as t
		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)	XS2499242613	06368LAP1	06368LAQ9
			New York, Ontario and	New York, Ontario and
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada	Canada	Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N. / A	a. /a	N / A
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	NOK435	USD1,500	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	6-Jul-2022	14-Sep-2022	14-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Jul-2032	14-Sep-2024	14-Sep-2027
-				at par on or after August
14	Issuer call subject to prior supervisory approval	N/A	N/A	14, 2027
	Optional call date, contingent call dates and redemption			at par on or after August
15	amount	N/A	N/A	14, 2027
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.480%	4.250%	4.700%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)			
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-down			
34	mechanism			
		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus	<u>NIP Prospectus – July 16,</u> <u>2021</u>	USD Prospectus - May 26 22	USD Prospectus - May 26
	Supplement to Base Shelf Prospectus (if applicable)	<u>NIP Prospectus Supplement –</u> <u>May 25, 2022</u>	<u>USD Prospectus Supplement -</u> <u>May 26 22</u>	USD Prospectus Suppleme May 26 22

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not	Included in TLAC not	Included in TLAC not
		included in regulatory	included in regulatory	included in regulatory
		capital	capital	capital
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		CA06368LEY89	06368LGU4
Z		XS2550101740		
3	Governing law(s) of the instrument	Ontario and Canada	Ontario and Canada	New York, Ontario and Canada
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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 Other TLAC instrument	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in millions,		Other TLAC instrument	Other TLAC instrument
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	JPY7,500	CAD2,500	USD1,000
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	27-Oct-2022	7-Dec-2022	12-Jan-2023
12 13	Perpetual or dated	Dated	Dated 7-Dec-2027	Dated
13	Original maturity date	28-Oct-2027	at par on or after Nov 7,	12-Dec-2024
14	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption	N/A	2027 at par on or after Nov 7,	N/A
15	amount	N/A	2027	N/A
15	Subsequent call dates, if applicable	N/A	N/A	N/A
10	Coupons/dividends	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	0.760%	4.709%	5.200%
10	Existence of a dividend stopper	No	4.709% No	No
20	Fully discretionary, partially discretionary or mandatory			
20	Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	Non-convertible		
25	If convertible, fully or partially			
26	If convertible, conversion rate			
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into			
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism			
51		Exemption from	Exemption from	Exemption from
34a	Type of subordination	subordination	subordination	subordination
25	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 37	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A <u>NIP Prospectus – July 15,</u> <u>2022</u>	N/A <u>N/A</u>	N/A USD Prospectus - May 26 :
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement – May 25, 2022	<u>N/A</u>	USD Prospectus Supplemer May 26 22
	Pricing Supplement (if applicable)	Final Terms – Series 301 NIP	CAD Senior Term Sheet - Dec 07, 2022	Pricing Suppl Series H USI MTN Dec 12 24

	tures Of Regulatory Capital Instruments			
s 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
			cupitui	
1	Issuer	Bank of Montreal	Bank of Montreal	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LGW0	06368LGV2	XS2580656549
-				NS2300030313
3	Governing law(s) of the instrument	New York, Ontario and Canada	New York, Ontario and Canada	Ontario and Canada
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,			
8	as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD300	USD1,200	HKD500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cos
11	Original date of issuance	, 12-Jan-2023	12-Jan-2023	27-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12-Dec-2024	1-Feb-2028	27-Jan-2028
10			at par on or after January	2, Jun 2020
14	Issuer call subject to prior supervisory approval	N/A	01, 2028	N/A
	Optional call date, contingent call dates and redemption		at par on or after January	
15	amount	N/A	01, 2028	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR Index + 71bps	5.203%	3m HIBOR + 92bps
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			
20	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			
55	If temporary write-down, description of write-down			
34	mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J+d			Suborumation	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities	Pari passu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30		N/A	N/A	N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	USD Prospectus - May 26 22	USD Prospectus - May 26 22	N/A <u>NIP Prospectus – July 1</u> <u>2022</u>
	Supplement to Base Shelf Prospectus (if applicable)	USD Prospectus Supplement - May 26 22	USD Prospectus Supplement - <u>May 26 22</u>	NIP Prospectus Suppleme Dec 09, 2022
	Pricing Supplement (if applicable)	Pricing Suppl Series H USD	Pricing Suppl Series H USD	Final Terms – Series 309

		Included in TLAC not
		included in regulatory
		capital
1	Issuer	Bank of Montreal
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CH1243018814
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of	Ontario and Canada
3a	the TLAC Term Sheet is achieved (for other TLAC-eligible	
	instruments governed by foreign law) Regulatory treatment	Contractual
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in millions,	
8	as of most recent reporting date)	N/A
9	Par value of instrument	CHF185
10	Accounting classification	Liability - amortised cost
11	Original date of issuance	31-Jan-2023
12	Perpetual or dated	Dated
13	Original maturity date	1-Feb-2029
14	Issuer call subject to prior supervisory approval	N/A
	Optional call date, contingent call dates and redemption	
15	amount	N/A
16	Subsequent call dates, if applicable	N/A
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.260%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	No
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
34a	Type of subordination	subordination
	Position in subordination hierarchy in liquidation (specify	Pari passu to Deposit
35	instrument type immediately senior to instrument)	Liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	NIP Prospectus – July 15 2022
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplemen Dec 09, 2022
	Pricing Supplement (if applicable)	Pricing Suppl – Series 311

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	194019769	198432458	06368B4L9
2		194019709	190432430	003000423
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws
3	Governing law(s) of the instrument	therein	therein	of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 110.00	EUR 10.0	3.366
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Feb-2019		
12	Perpetual or dated	Dated 15-Feb-2049	Dated 25 Apr 2020	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	15-Feb-2049 Yes	25-Apr-2039 Yes	18-Jun-2024 Yes
14		163		163
15	Optional call date, contingent call dates and redemption amount / Initial maturity	15 Ech 24	At Par on 25-Apr-2029	N/A
		February 15 in each year commencing February 15 2024 up to but excluding the maturity		
10	Cubecquest call datas, if applicable		NI/A	NI/A
16	Subsequent call dates, if applicable	date	N/A	N/A
16 17	Coupons/dividends		N/A Fixed	N/A Floating
		date	Fixed	
17	Coupons/dividends Fixed or floating dividend/coupon	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 Fully discretionary, partially discretionary or	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	date Fixed Zero coupon, 5.05% accrual rate	Fixed 1.60%	Floating 3 month Cdor + 0.44%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	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	date Fixed Zero coupon, 5.05% accrual rate No Mandatory No	Fixed 1.60% No Mandatory No	Floating 3 month Cdor + 0.44% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index 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, 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	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)	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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend 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, 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 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, 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, mandatory or optional conversion If convertible, mandatory or optional conversion	date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A 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 N/A
17 18 19 20 21 22 23 24 25 26 27 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	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 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
17 18 19 20 21 22 23 24 25 26 27 28 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible 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
17 18 19 20 21 22 23 24 25 26 27 28 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, 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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible 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
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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 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
17 18 19 20 21 22 23 24 25 26 27 28 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, specify instrument type convertible into If 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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible 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
17 18 19 20 21 22 23 24 25 26 27 28 28 29 30 31	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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 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
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	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 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write-	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 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial 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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.60% No Mandatory No Cumulative Non-convertible 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 ₂	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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, 5.05% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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, 5.05% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Fixed 1.60% 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	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Non-compliant transitioned features	date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Fixed 1.60% No Mandatory 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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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, 5.05% accrual rate No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed Fixed 1.60% 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	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Non-compliant transitioned features	date Fixed Zero coupon, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Fixed 1.60% No Mandatory 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	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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Fixed I.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A K/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed Fixed 1.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A 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 N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Fixed I.60% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A K/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34 34 34 35 36 37	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, 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, nermanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (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, 5.05% accrual rate No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Fixed 1.60% No Mandatory 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 NIP Prospectus - Sep 24, 2018 NIP Prospectus Supplement -	Floating 3 month Cdor + 0.44% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A NA Na Pari pasu to Deposit Liabilities No N/A N/A

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368B8Q4	207873667	208106023
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	L 1/A	51/A	N 1/A
4	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 10	Par value of instrument Accounting classification	2.25 Liability - fair value option	Liability - fair value option	USD 260.00 Liability - fair value option
10	Original date of issuance / Settlement	6-Nov-2019	12-Nov-2019	
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Nov-2024	12-Nov-2034	27-Nov-2059
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	N/A	On 12-Nov-2021	On 27-Nov-2024
16	Subsequent call dates, if applicable	N/A	On the 12th day of November of each year, commencing on 12 November 2021, up to and excluding the maturity date	On November 27 of each year
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	3mo BA + 62 bps No	3.32%	Zero coupon, 4.02% accrual ra
19	Fully discretionary, partially discretionary or	INO		
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pari pagu ta Dangait Liakiliti	Pari pagu ta Dangait Liabiliti	Pari noou to Denasti Lishiliti
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	NIP Offering Circular - Jul 11, 20	
	Supplement to Base Shelf Prospectus (if applicable)	N/A	NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement - Aug 28, 2019	NIP Oriening Circular - Jul 11, 2 NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Terms - Cusip:	<u>1.09 20, 2010</u>	Final Terms - Cusip:
	i neme anthiement (ii athingane)	<u>Final Terms - Cusip:</u> 06368B8Q4	Final Terms - Cusip: 207873667	208106023

	tures Of Regulatory Capital Instruments s except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	Billo	Billo
2	for private placement)	209220407	06367WTR4	06367WWJ8
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument		USD 20.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Dec-2019		13-Feb-2020
12	Perpetual or dated	Dated 20 Dec 2024	Dated	Dated
13	Original maturity date / Final maturity	20-Dec-2034	27-Dec-2049	13-Feb-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	On 20-Dec-2021	On 27-Dec-2022	N/A
16	Subsequent call dates, if applicable	On December 20 of each year, beginning on December 20, 2021	On December 27 of each year	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Floating
18	Coupon rate and any related index	3.25%	Zero coupon, 3.64% 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
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25				
23	If convertible, fully or partially	N/A	N/A	N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
	If convertible, conversion rate			
26	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A
26 27 28	If 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
26 27 28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A	N/A N/A	N/A N/A
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)	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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If 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
26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 27 28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	N/A N/A N/A No	N/A N/A N/A No	N/A N/A N/A No
26 27 28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
26 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, unll or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No Exemption from subordination
26 27 28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	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 34a 35 36	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
26 27 28 29 30 31 32 33 34 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
26 27 28 29 30 31 32 33 34 34 34a 34a 35 36 37	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, unll or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

\$ millions	ures Of Regulatory Capital Instruments except as noted)			
4	land	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВИО	ВМО
2	for private placement)	213347055	213729462	21372951
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
8 9	Par value of instrument	USD 100.00	USD 20.00	USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Mar-2020		17-Mar-202
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-Mar-2060		17-Mar-206
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	12-Mar-2020	17-Mar-2021	17-Mar-2021
16	Subsequent call dates, if applicable	March 12 of each year, commencing March 12, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 up to and excluding the maturity date	March 17 of each year, commencing March 17, 2021 u to and excluding the maturity date
17	Coupons/dividends	Eived	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero coupon, 3.50% accrual rate	Fixed Zero coupon, 3.44% accrual rate	Fixed Zero coupon, 3.43% accrual rat
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
21 22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
30	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s)			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	Final Torma Cuain: 212247055	Final Terms - Cusip: 213729462	Final Tarma Cusia: 21272051

	ures Of Regulatory Capital Instruments except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included ir regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BNO	BNO	BNO
2	for private placement)	213318497	06367WYB3	215650740
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 150.00	USD 10.00	USD 120.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Mar-2020	24-Mar-2020	28-Apr-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Mar-2060		28-Apr-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	18-Mar-2021	At par on 24-Jun-2020	28-Apr-2025
16	Subsequent call dates, if applicable Coupons/dividends	March 18 of each year, commencing March 18, 2021 up to and excluding the maturity date	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
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.40% accrual rate		
18	Existence of a dividend stopper	No	No	No
19			INO	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
24		NI-	NI-	N I -
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			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	lf write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
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)	NIP Prospectus - July 11, 2019 NIP Prospectus Supplement - Aug 28, 2019	N/A MTN Prospectus Supplement	NIP Offering Circular - Jul 11, 20 NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	<u>Aug 26, 2019</u>	<u>MTN Prospectus Supplement</u> Final Terms - Cusip:	1400 20, 2019
	·······0	Final Terms - Cusip: 213318497		Final Terms - Cusip: 215650740

	ures Of Regulatory Capital Instruments except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BNO	BINO
2	for private placement)	216803825	216847890	218004423
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) 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 50.00	USD 40.00	55
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-May-2020	5-May-2020	26-May-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-May-2060		26-May-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	04-May-21	05-May-21	At par on 26-May-2021
16	Subsequent call dates, if applicable	May 4 in each year, commencing on May 4, 2021 up to and excluding the maturity date	May 5 in each year, commencing on May 5, 2021 up to and excluding the maturity date	At par May 26 in each year, commencing on May 26, 2021 up to and including the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.73% 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	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			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	lf write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism	Examption from subardination	Examplian from subardination	Examption from subardination
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
3/	n yes, speciny non-compliant features		IN/75	
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
┝───┦		NIP Prospectus - July 11, 2019	NIP Prospectus - July 11, 2019	NIP Offering Circular - Jul 11, 20
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019
	Pricing Supplement (if applicable)	<u>Final Terms - Cusip:</u> 216803825	<u>Final Terms - Cusip:</u> 216847890	<u>Final Terms - Cusip:</u> 218004423

Included in TLAC not included in the Na		tures Of Regulatory Capital Instruments s except as noted)			
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S Peet transitional Section Funds N/A N/A N/A 6 Etable stophogos/processolo N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument N/A 8 Instrument type Other TLAC instrument D/A N/A 8 Instrument type Instrument type N/A N/A 9 Instrument type Instrument type N/A N/A 8 Instrument type Instrument type Instrument type N/A 9 Preview on transitions Lability - fair value option Lability - fair value option Lability - fair value option 11 Original ratio of ded Dated Dated Dated Dated Oad - Jun-2000 Instrument 12 Prepresent of dates Original ratio fairs contingent call dates and At part on November 29, 2021; November 29, 2022; November 29, 2023; November 29, 2023; November 29, 2024; November 29, 2024; November 29, 2024; November 29, 2024; November 29, 2025; November 29, 2024; November 29, 2024; November 29, 2025; November 29, 2025; November 29, 2024; November 29, 2024; November 29, 2025; November 29, 2025; November 29, 2024; November 29, 2024;			Contractual	Contractual	Contractual
6 Eligible at sold/proug/acou/acou/ackelo N/A N/A N/A 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 millions, as in creat creat recepting datel N/A N/A N/A 9 Par value of instrument IJAC instrument N/A N/A 10 Orginal date of issuance / stretment 29-May 2000 20-May 2000 20-May 2001 11 Orginal acting date / final instauting Dated Dated 2-Jun 2000 3-Jun 2000 12 Perpendition andurity date / final instauting 29-May 2002 2-Jun 2000 3-Jun 2000 3-Jun 2000 14 teser call subject to prior supervisory approval Yes Yes Ves Ves Jun 2011 02-Jun 2000 3-Jun 2001 15 retemption annow/ / initial instauting At par on 29-May 2021 02-Jun 201 June 3 in each year, 2021 June 3 in each year, 2022 June 2 in each year, 2022 June 3 in each year, 2022 June 2 in each year, 2024 June 2 in each year, 2024 June 3 in each year, 2024 June 2 in each year, 2024 June 3 in	4		N/A	N/A	N/A
7 Instrument point Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 Amoort treggisted in regulatory capital (Current) NA NA NA 9 Per value control (startument) NA NA NA 10 Accounting classification Lability - fair value option 2.Jun-200 B 11 Origenial maturity data / final maturity 24-Mr-200 Dated 3-Jun 12 Issuer call adject to prior supervisory approval Yes Yes Yes -Jun-200 13 redemption amount / initial maturity At pair on November 29, 2021; May 29, 2022; November 29, 2021; May 29, 2022; November 29, 2021; May 29, 2023; November 29, 2024; May 29, 2024; November 29, 2024; May 29, 2026; Nov	5	Post-transitional Basel III rules	N/A	N/A	N/A
Amount recognised in regulatory capital (Currency in 8 millions, of most revert regring date) NA NA NA 9 Par value of instrument 10 USD 65.0.00 USD 65.0.00 USD 65.0.00 11 Orginal date of instrument 12 USD 65.0.00 USD 65.0.00 USD 65.0.00 12 Porptud regrission (Softering 12 Dated 2-Jun-2000 3-Jun 2-Jun-2000 13 Orginal atter of instrument 0 orginal atter of instrument 13 Dated Dated 3-Jun 2-Jun-2000 14 boater cal subject to prior spervisory approval res Yes Yes 14 boater cal subject to prior spervisory approval res Yes Yes 15 redemption amount / initial maturity At par on 20-May-2021 02-Jun-21 03-Jun 16 Subsequent cal dates, if applicable May 29, 2022. November 29, 2021. May 29, 2022. November 29, 2024. May 20, 2025. November 29, 2024. May 20, 2025. November 29, 2024. May 20, 2025. November 20, 2024. May 20, 2025. Distance and applicable for an accounting on June 3, 202 20, and accluding the maturity 20, and accluding the maturity 2	6	Eligible at solo/group/group&solo	N/A	N/A	N/A
8 millions, a of most cent reporting data NA NA NA NA NA 9 Parabase instruments Lability - fair value option Libility - fair value option Libility - fair value option June 2000 2 - Jun-2020 3-Jun 10 Progradue of instruments Parabase Dated Dated 3-Jun 11 Orginal materity date of instruments Yes	7		Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
9 Par value of instrument USD 65.00 USD 65.00 10 Account glassfaction Uability - fair value option Libbility - fair value option Libbility - fair value option 11 Original date of issume / Settlement 24-May 200 2-Un-206 3-Jun 13 Original maturity date / Final maturity 24-May 2007 2-Jun-206 3-Jun 14 Issuer call subject to prior supervisory approval Yes Yes Yes 14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 redemption amount / Initial maturity At par on November 29, 2021; May 29, 2022; November 29, 2021; May 29, 2026; November 29, 20	0		N/A	NI/A	N/A
10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option June 3 11 Original deci fissuance 2 stetlement 24.04/2020 2-Jun-2020 3-June 12 Perpetual or dated Dated Dated Dated 3-June 13 Original maturity date / Final maturity 29-May-2027 2-Jun-2026 3-June 14 Itsuer call subject to prior supervisory approval Yes Yes Yes Yes 15 reference on anount / Initial maturity Al par on 29-May-2021 02-Jun-21 03-J 15 reference on anount / Initial maturity Al par on 29-May-2021 02-Jun-21 03-J 16 Subsequent call dates, if applicable 2022 Xey 28, 2023; Xey 29, 2025; Xey 29, 2025; <td></td> <td></td> <td></td> <td></td> <td></td>					
11 Original date of issume / settlement 29-May-2020 2-Jun-200 3-Jun 12 Prepetual of date of Original maturity date / final maturity 29-May-2027 2-Jun-200 3-Jun 14 Usuar coll subject to prior supervisory approval Yes Yes Yes 14 Usuar coll subject to prior supervisory approval Yes Yes Yes 15 redemption amount / Initial maturity At par on 29-May-2021 02-Jun-21 03-Jun 16 Subsequent call dates, if applicable At par on November 29, 2021; May 28, 2023, November 29, 2025; November 29, 2025, November 29, 2025; May 28, 2025, November 29, 2025; May 28, 2025, November 29, 2025; May 28, 2026, November 29, 2026; June 2 in each year, 202, 2025, November 29, 2025; May 28, 2025, November 29, 2025; May 28, 2025, November 29, 2025; May 28, 2025, November 29, 2026; June 3 in each year, 2026 June 3 in each year, 2026; June 3 in each year,					
12 Prepretuid or dated Dated Dated Dated Dated 13 Orginal maturity date / final maturity 29-May-2027 2-Jun-2050 3-Jun 14 Issuer call subject to prior supervisory approval Yes Yes Yes 0 Optional call date, contingent call dates and At par on 29-May-2021 02-Jun-21 03-J 15 redemption amount / Initial maturity At par on 29-May-2021 02-Jun-21 03-J 16 subsequent call dates, if applicable At par on November 29, 2024; May 29, 2025; commercing on June 2, 2021 June 3 in each year, 29, 2024; November 29, 2024; May 29, 2025; commercing on June 2, 2021 June 3 in each year, 20, 2024; November 29, 2024; May 29, 2026; November 29, 2024; May 29, 2026; November 29, 2024; November 29, 2024; November 29, 2024; May 29, 2026; November 29, 2024; November 29, 2026; November 29, 2026; November 29, 2026; November 29, 2024; N			· · ·		
13 Original maturity date / final maturity 29-May-2027 2-Jun 2060 3-Jun 14 Itsuer call subject to prior supervisory approval Yes Yes Yes Yes 14 Itsuer call subject to prior supervisory approval Yes Yes Yes Yes 0 Optional call date, contingent call dates and At par on November 29, 2021 02-Jun-21 03-Jun 15 redemption amount / initial maturity At par on November 29, 2021; May 29, 2022; November 29, 2023; November 22, 2023; May 28, 2023; November 22, 2023; May 28, 2024; May June 2 in each year, commencing on June 2, 2021; May 29, 2026; November 20, 2026; November 20, 2026; November 20, 2026; November 20, 2026; November 29, 2026; November 29, 2026; November 20, 2026					
14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 0 Optional call date, contingent call dates and 15 redemption amount / initial maturity At par on 20-May-2021 02-Jun-21 03-J 15 redemption amount / initial maturity At par on 20-May-2021 02-Jun-21 03-J 16 Subsequent call dates, if applicable At par on November 29, 2024; May 20, 2025; November 29, 2024; May 20, 2025; November 29, 2024; May 20, 2025; November 29, 2024; November 29, 2024; November 29, 2024; November 29, 2025; November 29, 2026; November 29, 2027; November 29, 2027; November 29, 2027; November 29, 2026; November 29, 2026; November 29, 2027; November 29, 2027; November 29, 2027; November 29, 2026; November 29, 2026; November 29, 2026; November 29, 2026; November 29, 2027; Novembe					
15 redemption amount / Initial maturity At par on 29-May-2021 02-Jun-21 03-J 16 At par on November 29, 2021; May 29, 2022; November 29, 2023; May 29, 2023; May 29, 2023; May 29, 2024; November 29, 2025; November 29, 2026; Nove					
May 29, 2022: November 29, 2023: November 29, 2024; May 29, 2023: November 29, 2024; May 29, 2025; November 29, 2025; November 29, 2025; November 29, 2025; Up to and excluding the maturity date June 3 in each year, 29, 2025; November 29, 2025; Up to and excluding the maturity date 16 Subsequent call dates, if applicable 2026 2027: May 29, 2025; November 29, 2025; November 29, 2024; November 29, 2025; Up to and excluding the maturity date June 3 in each year, 2026 17 Fixed of floating dividend/coupon Fixed 18 Coupon:/dividend's Fixed 19 Existence of a dividend stopper No 20 nandatory Mandatory 21 Existence of a step up or other incentive to redeem No 22 Noncumulative or cumulative Cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, non-convertible Non-convertible 25 If convertible, non-servine to protanal conversion N/A 24 If convertible, non-servine to convertible N/A 25 If convertible, non-servine to convertible N/A 26 If convertible, non-servine to convertible N/A 26 If convertible, non-servine to convertible N/A 26 If convertible, specify instrument to convertible N/A 27 If co	15		At par on 29-May-2021	02-Jun-21	03-Jun-25
17 Fixed Fixed Fixed 18 Coupon rate and any related index 2.00%-2.50% Zero coupon, 3.71% accrual rate Zero coupon, 3.57% accrual 19 Existence of a dividend stopper No No No 19 Existence of a dividend stopper No No No 20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Cumulative Cumulative Cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion rigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A 26 If convertible, specify instrument type conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into If write-down, feature No No 31 If write-down, netaure No No No No 32 If write-down, upreament or temporary If temporary write-down, netaure No No 33 If write-down, netaure No No No No	16		May 29, 2022; November 29, 2022; May 29, 2023; November 29, 2023; May 29, 2024; November 29, 2024; May 29, 2025; November 29, 2025; May 29, 2026; November 29,	commencing on June 2, 2021 up to and excluding the maturity	commencing on June 3, 2025 up to and excluding the maturity
18 Coupon rate and any related index 2.00%-2.50% Zero coupon, 3.71% accrual rate Zero coupont Zero rate Zero					
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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, partial - - 33 If write-down, partial - - 33 If write-down, description of write- - - 34 Type of subordination Exemption from subordination Exemption from subordination 34a Type of subordination hierarchy in liquidation (specify 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 N/A N/A N/A Prospectus J Supplement to Base Shelf Prospectus (if applicable) N/A N/A NIP Prospectus Supplement- Aug 28, 2019 NIP Prospectus Supplement- Aug 28, 2019 NIP Prospectus Supplement- Aug 28, 2019 Final Terms - Cusip: Final Terms - Cusip: </td <td>28</td> <td>If convertible, specify instrument type convertible into</td> <td></td> <td></td> <td></td>	28	If convertible, specify instrument type convertible into			
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		Supplement to Base Shelf Prospectus (if applicable)	N/A		
		Pricing Supplement (if applicable)	<u>Final Terms - Cusip:</u> 06368DGL2	Final Terms - Cusip: 218051375	<u>Final Terms - Cusip:</u> 217447976

	ures Of Regulatory Capital Instruments except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	218587763	218741037	06368DGQ1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
54	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4	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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	9-Jun-2020 Dated	10-Jun-2020 Dated	
12 13	Perpetual or dated Original maturity date / Final maturity	9-Jun-2060		Dated 11-Jun-2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	09-Jun-21	10-Jun-21	At par on 11-June-2021 At par on December 11, 2021: June 11, 2022;
16	Subsequent call dates, if applicable	June 9 in each year, commencing on June 9, 2021 up to and excluding the maturity date	June 10 in each year, commencing on June 10, 2021 up to and excluding the maturity date	December 11, 2022; June 11, 2023; December 11, 2023; June 11, 2024; December 11, 2024; June 11, 2025; December 11, 2025; June 11, 2026; December 11, 2026; June 11, 2027; December 11, 2027; June 11, 2028; December 11, 2028; June 11, 2029; December 11, 2029
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero coupon, 3.65% accrual rate	2.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	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
25	If convertible, tully or partially 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
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into Write-down fosture	N/A No	N/A No	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Examption from autordination	Examption from autoridization	Examption from autordination
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
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
	It yes, specity non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		N/A NIP Prospectus - July 11, 2019	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	N/A
	Pricing Supplement (if applicable)	<u>Final Terms - Cusip:</u> 218587763	Final Terms - Cusip:	Final Terms - Cusip: 06368DGQ1

	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				-
2	for private placement)	06368DGT5	06367WM42	06368DGW8	06367WQ22
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A	N/A
8	millions, as of most recent reporting date) Par value of instrument	-	USD 19.40		USD 5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	19-Jun-2020			· · ·
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Jun-2030			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
	Optional call date, contingent call dates and				
15	redemption amount / Initial maturity	At par on 19-June-2021 At par on December 19, 2021; June 19, 2022; December 19, 2022; June 19, 2023;	At par on 19-June-2022	At par on 24-June-2021 At par on December 24, 2021; June 24, 2022; December 24, 2022; June 24, 2023;	At par on 26-June-2022
16	Subsequent call dates, if applicable	December 19, 2023; June 19, 2024; December 19, 2024; June 19, 2025; December 19, 2025; June 19, 2026; December 19, 2026; June 19, 2027; December 19, 2027; June 19, 2028; December 19, 2028; June 19, 2029; December 19, 2029	At par on each June 19 and	December 24, 2023; June 24, 2024; December 24, 2024; June 24, 2025; December 24, 2025; June 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.
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17	Coupon rate and any related index		1.00% - 1.75%	2.10%-2.50%	1.00% - 1.50%
10	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	If convertible, conversion trigger (s)	N/A	N/A N/A	N/A	N/A N/A
25	If convertible, conversion rate	N/A	N/A N/A	N/A	N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts	N/A	N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)				
31	If write-down, write-down trigger (s)				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	N/A	MTN Prospectus Supplement		MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - Cusip: 06368DGT5	Final Terms - Cusip: 06367WM42	Final Terms - Cusip: 06368DGW8	Final Terms - Cusip: 06367WQ22

	tures Of Regulatory Capital Instruments				
(\$ millions	s except as noted)			Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	00000001145	000000074		00001 1000
2	for private placement)	06368DHA5	06368DGZ1	06368DHD9	220014908
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13				
За	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10.2			USD 50.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Jul-2020	2-Jul-2020	7-Jul-2020	8-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Jul-2030			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and	At porton 2, July 2024	2 101 2021	At por op 7, luky 2024	09 14 21
15	redemption amount / Initial maturity	At par on 2-July-2021	Z-Jul-2021 January 02, 2022; July 02,	At par on 7-July-2021	08-Jul-21
16	Subsequent call dates, if applicable	02, 2025; January 02, 2026; July 02, 2026; January 02,	2022; January 02, 2023; July 02, 2023; January 02, 2024; July 02, 2024; January 02, 2025; July 02, 2025; January 02, 2026; July 02, 2026; January 02, 2027; July 02, 2027; January 02, 2028; July 02, 2028; January 02, 2029; July 02, 2029; January 02, 2030	At par on January 07, 2022; July 07, 2022; January 07, 2023; July 07, 2023; January 07, 2024; July 07, 2024; January 07, 2025	July 8 in each year, commencing on July 8, 2021 up to and excluding the maturity date
17	Coupons/dividends	Fixed	Fixed	Fixed	Fixed
17 18	Fixed or floating dividend/coupon Coupon rate and any related index		Zero coupon, 2.00% accrual ra		Zero coupon, 3.27% accrual ra
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
34	If temporary write-down, description of write- down mechanism				
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
544	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	NIP Prospectus - July 11, 2019
		1 1/7 1	19/7	1 1/7 1	NIP Prospectus Supplement -
	Supplement to Base Shelf Prospectus (if applicable)	N/A	N/A	N/A	<u>Aug 28, 2019</u>
	Pricing Supplement (if applicable)	<u>Final Terms - Cusip:</u> 06368DHA5	<u>Final Terms - Cusip:</u> 06368DGZ1	<u>Final Terms - Cusip:</u> 06368DHD9	Final Terms - Cusip: 220014908

	ures Of Regulatory Capital Instruments				
	except as noted)	Included in TLAC not included in regulatory capital		Included in TLAC not	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	220051676	220484181	06368DHF4	06368DHJ6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
_	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 50.00	USD 50.00	6.745	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement	9-Jul-2020 Dated	15-Jul-2020 Dated	17-Jul-2020 Dated	20-Jul-2020 Dated
12	Perpetual or dated Original maturity date / Final maturity	9-Jul-2060			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	09-Jul-21	15-Jul-21	At par on 17-July-2021 July 17, 2022; January 17,	At par on 20-July-2021
16	Subsequent call dates, if applicable	July 9 in each year, commencing on July 9, 2021 up to and excluding the maturity date	July 15 in each year, commencing on July 15, 2021 up to and excluding the maturity date	2023; July 17, 2023; January 17, 2024; July 17, 2024; January 17, 2025; July 17, 2025; January 17, 2026; July 17, 2026; January 17, 2027; July 17, 2027; January 17, 2028; July 17, 2028; January 17, 2029; July 17, 2029; January 17, 2030; July	At par on January 20, 2022; July 20, 2022; January 20, 2023; July 20, 2023; January 20, 2024; July 20, 2024; January 20, 2025; July 20, 2025; January 20, 2026
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.28% accrual ra	Zero coupon, 3.19% accrual ra		1.67%
19	Existence of a dividend stopper	NO	NO	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A		N/A	N/A
25	If convertible, fully or partially	N/A		N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary		l		
24	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Examption from outparting the	Exemption from subordination	Examption from outparting the	Examption from orthogenetics
34d	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 Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A	N/A
	Prospectus / Base Shell Prospectus / Short Form Prospectus		NIP Prospectus - July 11, 2019	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	NIP Prospectus Supplement - Aug 28, 2019	NIP Prospectus Supplement - Aug 28, 2019	N/A	N/A
	Pricing Supplement (if applicable)	Final Terms - Cusip: 220051676	Final Terms - Cusip: 220484181_	<u>Final Terms - Cusip:</u> 06368DHF4	<u>Final Terms - Cusip:</u> 06368DHJ6

	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		0626901102	220886930
2	for private placement)	06368DHK3	06368DHP2	220886930
2		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	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 / Settlement	21-Jul-2020		24-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Jul-2030	21-Jul-2030	24-Jul-2060
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and	A		
15	redemption amount / Initial maturity	At par on 21-July-2021	At par on 21-July-2021	24-Jul-21
16	Subsequent call dates, if applicable	At par on January 21, 2022; July 21, 2022; January 21, 2023; July 21, 2023; January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030	At par on January 21, 2022; July 21, 2022; January 21, 2023; January 21, 2023; January 21, 2024; July 21, 2024; January 21, 2025; July 21, 2025; January 21, 2026; July 21, 2026; January 21, 2027; July 21, 2027; January 21, 2028; July 21, 2028; January 21, 2029; July 21, 2029; January 21, 2030	July 24 in each year, commencing on July 24, 2021 up to and excluding the maturity date
	Coupons/dividends	<u> </u>		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.75-2.20%	2.00%	Zero coupon, 3.05% accrual ra
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatory	Mandatory	Mandatory
	mandatory	Indition y		Mandatory
			Νο	
21	Existence of a step up or other incentive to redeem	No	No Cumulative	No
			No Cumulative Non-convertible	
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	Cumulative	No Cumulative
21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
21 22 23 24	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	No Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
21 22 23 24 25	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	No Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
21 22 23 24 25 26	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
21 22 23 24 25 26 27 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	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 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, vrite-down trigger (s) If write-down, full or partial	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, 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	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29 30 31 32	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	No Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35	Existence of a step up or other incentive to 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, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible 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 Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35 36 37	Existence of a step up or other incentive to 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, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	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 instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A NIP Prospectus - July 16, 2020
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	Existence of a step up or other incentive to 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, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINIO	DIWO	BMO
2	for private placement)	220934209	06368DHL1	06367WX73
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
5	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
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in	Other TLAC Institument	Other TEAC Institument	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		USD 5.00
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Jul-2020	30-Jul-2020	31-Jul-2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	27-Jul-2060	30-Jul-2025	31-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27-Jul-21	At par on 30-July-2021	At par on 31-January-2022
16	Subsequent call dates, if applicable	July 27 in each year, commencing on July 27, 2021 up to and excluding the maturity date	At par on January 30, 2022; July 30, 2022; January 30, 2023; July 30, 2023; January 30, 2024; July 30, 2024; January 30, 2025	At par on each January 31 and July 31, commencing on January 31, 2022.
	Coupons/dividends		_	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero coupon, 3.03% accrual ra	1.40%	1.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	INO	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20	1.	N/A	N/A	N/A
29	into	1 1/7 1		
29 30	into Write-down feature	No	No	No
				NO
30	Write-down feature			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-			N0
30 31 32 33 34	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	No	No	
30 31 32 33	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	No	No	NO 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	No	No	
30 31 32 33 34 34 34a	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	Exemption from subordination
30 31 32 33 34 34a 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	Exemption from subordination Pari pasu to Deposit Liabilities
30 31 32 33 34 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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No
30 31 32 33 34 34a 35	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No Exemption from subordination Pari pasu to Deposit Liabilities No 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
30 31 32 33 34 34 34a 35 36	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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Prospectus - July 16, 2020	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Exemption from subordination Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>
30 31 32 33 34 34 34a 35 36	Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus	No Exemption from subordination Pari pasu to Deposit Liabilities No 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

	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 capital	included in regulatory capital	included in regulatory capital	included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06367WX81	06367WZ48	06368DHT4	06367WZ89
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
2		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13				
Эd	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 20.97	USD 10.00		USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jul-2020		•	· · · · · · · · · · · · · · · · · · ·
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 30-Jul-2025	Dated 31-Jul-2035	Dated 4-Aug-2030	Dated 6-Feb-2020
13	Issuer call subject to prior supervisory approval	30-Jul-2025 Yes	31-Jul-2035 Yes	4-Aug-2030 Yes	Ves
14					
	Outienel cell data contineent cell datas and				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-July-2021	At par on 31-October-2020	At par on 4-August-2021	On 6-February-2022
15		At par on 30-301y-2021	At par on 31-0000001-2020	At par on 4-August-2021	On on ebidary-2022
		At par on each January, April,		At par on each August and	On each August and
		July and October,	April 30, July 31, and October	February 4, commencing	February 6, commencing
46		July and October, commencing on July 30,	April 30, July 31, and October 31 of each year, commencing	February 4, commencing August 4, 2021 up to and	February 6, commencing February 6, 2022 up to and
16	Subsequent call dates, if applicable	July and October,	April 30, July 31, and October	February 4, commencing	February 6, commencing
	Coupons/dividends	July and October, commencing on July 30, 2021.	April 30, July 31, and October 31 of each year, commencing on October 31, 2020.	February 4, commencing August 4, 2021 up to and excluding the maturity date	February 6, commencing February 6, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	July and October, commencing on July 30, 2021. Fixed	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50%	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00%	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10%	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	July and October, commencing on July 30, 2021. Fixed	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50%	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00%	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10%	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00%
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% 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	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	February 4, commencing August 4, 2021 up to and excluding the maturity date Fixed 1.70 - 2.10% No Mandatory No Cumulative Non-convertible N/A N/A	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% 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	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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 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, fully or partially If convertible, nandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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)	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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 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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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 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)	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary	July and October, commencing on July 30, 2021. Fixed 1.00% - 1.50% No Mandatory No Cumulative N/A N/A N/A N/A N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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-	July and October, commencing on July 30, 2021. 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	July and October, commencing on July 30, 2021. 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	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	February 4, commencing August 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	February 6, commencing February 6, 2022 up to and excluding the maturity date Fixed 1.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	July and October, commencing on July 30, 2021. 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 Exemption from subordination	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A Exemption from subordination
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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 instrument type immediately senior to instrument)	July and October, commencing on July 30, 2021. 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 Pari pasu to Deposit Liabilities	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A P/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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 instrument type immediately senior to instrument)	July and October, commencing on July 30, 2021. 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 Pari pasu to Deposit Liabilities	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A P/A N/A N/A N/A P/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A N/A Pari pasu to Deposit Liabilitie No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A Pari pasu to Deposit Liabilitie No N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, germanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, germanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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)	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NA NA N/A NA N/A N/	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, germanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	July and October, commencing on July 30, 2021. 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 N/A	April 30, July 31, and October 31 of each year, commencing on October 31, 2020. Fixed 2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	February 4, commencing August 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 N/A N/A	February 6, commencing February 6, 2022 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 N/A N/A N/A

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DHU1	06368DHV9	06368DHW7	06368DHX5
2		Province of Ontario and the laws of Canada applicable		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	NI/A	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5			2.0
10	Accounting classification	Liability - fair value option			
11	Original date of issuance / Settlement	10-Aug-2020		0	
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 10-Aug-2028	Dated 13-Aug-2025	Dated 18-Aug-2029	Dated 21-Aug-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-August-2021	At par on 13-August-2021	At par on 18-August-2021	At par on 21-August-2021
16	Subsequent call dates, if applicable Coupons/dividends	At par on each August and February 10, commencing August 10, 2021 up to and excluding the maturity date	At par on each August and February 13, commencing August 13, 2021 up to and excluding the maturity date	At par on each August and February 18, commencing August 18, 2021 up to and excluding the maturity date	At par on each August and February 21, commencing August 21, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40 - 1.70%		1.25 - 2.10%	1.55%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)	-	-	-	-
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilitie
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368E

	ures Of Regulatory Capital Instruments except as noted)				
1		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DIVIO	DIVIO	DIVIO	DIVIO
2	for private placement)	06368DHY3	221504682	222463700	06368DJD7
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 330.0	50	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Aug-2020	~ ~ ~	28-Aug-2020	
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 26-Aug-2030	Dated 27-Aug-2060	Dated 28-Aug-2035	Dated 1-Sep-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 26-August-2021	27-Aug-25	At par on 28-August-2022	01-Sep-21
16	Subsequent call dates, if applicable	At par on each August and February 26, commencing August 26, 2021 up to and excluding the maturity date	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.	Each September and March 1, commencing September 1, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.90%	Zero Coupon, 2.74% No	2.30% No	Zero Coupon, 1.37% No
15	Fully discretionary, partially discretionary or	110	110	110	
20		Mandatory	Mandatory	Mandatory	Mandatory
21		No	No	No	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29		N/A	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
31	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
54a	Position in subordination hierarchy in liquidation (specify				
35					Pari pasu to Deposit Liabilities
36 37		No N/A	No N/A	No N/A	No N/A
57	Prospectus / Base Shelf Prospectus / Short Form	1.07 \		1977	
	Prospectus		NIP Offering Circular - July 16,	NIP Offering Circular - July 16,	, 2020
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 2215046	Final Terms - CUSIP: 2224637	Final Terms - CUSIP: 06368D.

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO			
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DJG0	06368DJM7	06368DJF2	06368DJL9
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3 3a	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
38	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	10			
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 3-Sep-2020	Liability - fair value option 3-Sep-2020	Liability - fair value option 4-Sep-2020	Liability - fair value option 4-Sep-2020
11	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-Sep-2030		4-Sep-2032	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	03-Sep-21	03-Sep-21	At par on 4-September-2021	04-Sep-21
16	Subsequent call dates, if applicable Coupons/dividends	Each September and March 3, commencing September 3, 2021 up to and excluding the maturity date	Each September and March 3, commencing September 3, 2021 up to and excluding the maturity date	Each September and March 4, commencing September 4, 2021 up to and excluding the maturity date	Each September and March 4, commencing September 4 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.83%	Zero Coupon, 1.58%	Zero Coupon, 1.90%	Zero Coupon, 1.80%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24		NI-	N1-	NI-	NI-
21	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts	N/A	NI/A		NI/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features	No	No	No	No
37	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368E

Ş millions	tures Of Regulatory Capital Instruments				
	s except as noted)	Included in TLAC not included in regulatory capital	included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DJN5	221926188	06368DJP0	06368DJR6
2		0030023113	221320100	003002310	00500D5110
		Province of Ontario and the laws of Canada applicable	laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A		N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A		N/A	N/A
9 10	Par value of instrument Accounting classification	20 Liability - fair value option	USD 550.00 Liability - fair value option	5 Liability - fair value option	35 Liability - fair value option
10	Original date of issuance / Settlement	4-Sep-2020	· · · · · · · · · · · · · · · · · · ·		
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Sep-2030			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 4-September-2021	09-Sep-25	10-Sep-21	At par on 15-September-2021
16	Subsequent call dates, if applicable	At par on each September and March 4, commencing September 4, 2021 up to and excluding the maturity date		Each September and March 10, commencing September 10, 2021 up to and excluding the maturity date	At par on each September and March 15, commencing September 15, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.70-2.10%	Zero Coupon, 2.85%	Zero Coupon, 1.84%	
					1.81%
19	Existence of a dividend stopper	No	No	No	1.81% No
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No			No
	Existence of a dividend stopper			No Mandatory	
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	Mandatory	Mandatory	No Mandatory
	Existence of a dividend stopper Fully discretionary, partially discretionary or	No			No
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	Mandatory No Cumulative Non-convertible	Mandatory No Cumulative Non-convertible	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	Mandatory No Cumulative Non-convertible N/A	Mandatory No Cumulative Non-convertible N/A	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	Mandatory No Cumulative Non-convertible N/A N/A	Mandatory No Cumulative Non-convertible	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 N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A	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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Mandatory No Cumulative Non-convertible N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27 28 28 29 30	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 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, 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28 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, 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	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
20 21 22 23 24 25 26 27 28 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, 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 N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative 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	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative 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 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, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	No Mandatory No Cumulative 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 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, 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	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 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, 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	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	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	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 Exemption from subordination Pari pasu to Deposit Liabilitie: No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify 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)	No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A NA No Exemption from subordination Pari pasu to Deposit Liabilities	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 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 Exemption from subordination Pari pasu to Deposit Liabilitie:
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 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 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	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory 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	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 Liabilitie: No
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 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, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	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	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	Mandatory 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	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
20 21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 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 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	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	Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Mandatory 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	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

	tures Of Regulatory Capital Instruments				
	s except as noted)	Included in TLAC not included in regulatory capital		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DKB9	06368DKC7	06367W5P4	06368DKA1
2		0000001100	0000001(07	0000777014	000002/1/1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
5	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	50		USD 15	7.945
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	25-Sep-2020 Dated	28-Sep-2020 Dated	29-Sep-2020 Dated	1-Oct-2020 Dated
13	Original maturity date / Final maturity	25-Sep-2030		29-Sep-2034	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-September-2021	28-Sep-21	On 29-March-2021	At par on 1-October-2021
16	Subsequent call dates, if applicable	At par on each September and March 25, commencing September 25, 2021 up to and excluding the maturity date		On each September and March 29, commencing March 29, 2021 up to and excluding the maturity date	At par on each October and April 1, commencing October 1, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		Zero Coupon, 1.49%		1.20-2.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
	,	,	,	, , , , , , , , , , , , , , , , , , ,	
21	Existence of a step up or other incentive to redeem	No	No	No	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts	N1/A			N1/A
29	into Write-down feature	N/A No	N/A No	N/A No	N/A No
20					
30 31					
30 31 32	If write-down, write-down trigger (s) If write-down, full or partial				
31	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary				
31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-				
31 32 33 34	If write-down, write-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	Exemption from subordination	Exemption from subordination	Exemption from subordination
31 32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify				
31 32 33 34 34a 35	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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	Pari pasu to Deposit Liabilitie:
31 32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description 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 No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilitie:
31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilitie:
31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of 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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	Pari pasu to Deposit Liabilities
31 32 33 34 34a 35 36	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilitie

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DKD5	06368DKF0	06368DKE3	06368DKK9
		laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3 3a	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	therein	therein	therein	therein
50	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 0.362	USD 1.049	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Oct-2020	2-Oct-2020	2-Oct-2020	14-Oct-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	2-Oct-2030 Yes	2-Oct-2023 Yes	2-Oct-2025 Yes	14-Oct-2030 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-October-2021	At par on 2-October-2021	At par on 2-October-2021	14-Oct-21
16	Subsequent call dates, if applicable	April 2, commencing October		At par on each October and April 2, commencing October 2, 2021 up to and excluding the maturity date	Each October and April 14, commencing October 14, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper		0.45%-0.65% No	0.80%-1.20% No	Zero Coupon, 1.77% No
19	Fully discretionary, partially discretionary or				110
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion				
28	If convertible, specify issuer of instrument it convertible into into	N/A	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-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)				Pari pasu to Deposit Liabilities
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
3/	IT yes, specity non-compliant reatures Prospectus / Base Shelf Prospectus / Short Form Prospectus			11074	
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	BIVIO	вию
2	for private placement)	06368DKP8	06367W6Z1	06368DKN3	06368DLX0
_		Province of Ontario and the	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument		therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument		USD 1.459	USD 50	5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 15-Oct-2020	Liability - fair value option 20-Oct-2020	Liability - fair value option 21-Oct-2020	Liability - fair value option 2-Nov-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Oct-2030		21-Oct-2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-October-2021	On 20-October-2022	At par on 21-October-2021	At par on 2-November-2021
16	Subsequent call dates, if applicable	April 15, commencing		At par on each October and April 21, commencing October 21, 2021 up to and excluding the maturity date	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.83%		1.40%-1.75%	1.30%
19	Existence of a dividend stopper	No	No	No	No
	Fully discretionary, partially discretionary or				
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
26	If convertible, specify issuer of instrument it converts	N1/A	N1/A	N1/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30	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-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
3 4 a	Position in subordination hierarchy in liquidation (specify				
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No	No
35 36	Non-compliant transitioned features	N1/A	N/A	N/A	N/A
	Non-compliant transitioned features If yes, specify non-compliant features	N/A			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	MTN Prospectus		
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	MTN Prospectus MTN Prospectus Supplement		
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368E

	tures Of Regulatory Capital Instruments s except as noted)				
			Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368DLW2	06368DLY8	06368DLZ5	225220344
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
За	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	5			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2020		2-Nov-2020	
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2027	2-Nov-2030	2-Nov-2030	4-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-November-2021	At par on 2-November-2021	At par on 2-November-2021	At par on 4-November-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date	At par on each November and May 2, commencing November 2, 2021 up to and excluding the maturity date	At par on each November 4, commencing November 4, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.40%	1.80%	1.60%-2.10%	2.20%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilitie
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features		N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				NIP Offering Circular - July 16
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 225220

a paillion/	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	225098140	06368DMA9	06368DMF8	06368DMH4
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 10 Liability - fair value option	2.106 Liability - fair value option	3 Liability - fair value option	2.27 Liability - fair value option
10	Original date of issuance / Settlement	6-Nov-2020			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	6-Nov-2050		9-Nov-2027	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	06 Nov 25	At par on 6-November-2021	At par on 9-November-2021	At par on 9-November-2021
16	Subsequent call dates, if applicable	Each November 6, commencing November 6, 2021 up to and exlcuding the maturity date.	At par on each November and May 6, commencing November 6, 2021 up to and excluding the maturity date	At par on each November and May 9, commencing November 9, 2021 up to and excluding the maturity date	At par on each November and May 9, commencing November 9, 2021 up to and
ID I					excluding the maturity date
16	Coupons/dividends			onordaning the matanity date	excluding the maturity date
16		Fixed	Fixed	Fixed	Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 2.70%	Fixed 1.20%-2.00%	Fixed 1.35%-1.70%	Fixed 1.45%
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed Zero Coupon, 2.70%	Fixed 1.20%-2.00% No	Fixed 1.35%-1.70%	Fixed 1.459
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	Fixed Zero Coupon, 2.70% No	Fixed 1.20%-2.00% No	Fixed 1.35%-1.70% No	Fixed 1.459 No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative	Fixed 1.20%-2.00% No Mandatory No Cumulative	Fixed 1.35%-1.70% No Mandatory No Cumulative	Fixed 1.459 No Mandatory No Cumulative
17 18 19 20 21 22 23	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible	Fixed Fixed No Mandatory No Cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A	Fixed Fixed No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory Mon-convertible N/A N/A N/A N/A	Fixed 1.459 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	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed Fixed No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.459 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 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Fixed 1.459 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 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, number or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	Fixed 1.459 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 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Fixed No Mandatory No Cumulative 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, ornor-sion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Fixed 1.459 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Fixed Fixed 1.459 No Mandatory No Cumulative N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	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	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Fixed 1.459 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Exemption from subordinatio
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Fixed 1.35%-1.70% 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	Fixed Fixed I.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordinatio Pari pasu to Deposit Liabilitie
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.35%-1.70% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Fixed 1.459 No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A Exemption from subordinatio
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative No Cumulative 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	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.35%-1.70% 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	Fixed Fixed I.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordinatio Pari pasu to Deposit Liabilitie No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	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 Exemption from subordination Pari pasu to Deposit Liabilities No	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.35%-1.70% 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	Fixed Fixed I.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordinatio Pari pasu to Deposit Liabilitie No
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Fixed Zero Coupon, 2.70% No Mandatory No Cumulative No Cumulative 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	Fixed 1.20%-2.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A N/A	Fixed 1.35%-1.70% 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	Fixed Fixed I.459 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordinatio Pari pasu to Deposit Liabilitie No

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	included in regulatory capital	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DMG6	06368DMJ0	06368DMK7	06368E3G5
		Province of Ontario and the laws of Canada applicable	laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3 3a	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	therein	therein	therein	therein
54	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A		N/A	N/A
6	Eligible at solo/group/group&solo	N/A	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	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1	1.5		USD 9.95
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	9-Nov-2020 Dated		10-Nov-2020 Dated	10-Nov-2020 Dated
12	Original maturity date / Final maturity	9-Nov-2028		10-Nov-2030	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 9-November-2021	At par on 9-November-2021	10-Nov-21	At par on 10-November-2021
16	Subsequent call dates, if applicable	At par on each November and May 9, commencing November 9, 2021 up to and excluding the maturity date		Each November and May 10, commencing November 10, 2021 up to and excluding the maturity date	At par on each February, May, August and November 10, commencing November 10, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.55%		Zero Coupon, 1.85%	1.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
					Manualory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	No Cumulative Non-convertible N/A
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible	No Cumulative Non-convertible
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A	No Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	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
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	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
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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)	Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A 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 Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a 35	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify Instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible 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 No Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities	No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Cumulative Non-convertible 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 Exemption from subordination Pari pasu to Deposit Liabilities 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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, up partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	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

	tures Of Regulatory Capital Instruments				
	s except as noted)		· · · ·	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368DML5	226142592	06368E4T6	06368DMX9
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A		N1/A	N1/A
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	2.098		USD 5	2.3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	12-Nov-2020 Dated	20-Nov-2020 Dated	23-Nov-2020 Dated	1-Dec-2020 Dated
12	Original maturity date / Final maturity	12-Nov-2025		23-May-2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-November-2021	At par on 20-November-2021	At par on 23-May-2021	At par on 1-December-2021
16	Subsequent call dates, if applicable	At par on each November and May 12, commencing November 12, 2021 up to and excluding the maturity date	commencing November 20,	At par on each May and November 23, commencing May 23, 2021 up to and excluding the maturity date	At par on each December and June 1, commencing December 1, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%-1.35%	2.26%	0.50%	1.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26 27	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
		1.973			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial				
32	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	-	-	-	-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	No N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)				4 Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments				
	s except as noted)	Included in TLAC not included in regulatory capital		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368DNC4	06368DNF7	06368DNH3	06368DNK6
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
3	Governing law(s) of the instrument	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein	laws of Canada applicable therein
	Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	0.25			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Dec-2020			
12	Perpetual or dated	Dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	14-Dec-2026 Yes	14-Dec-2030 Yes	15-Dec-2030 Yes	18-Mar-2033 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-December-2021	14-Dec-21	15-Dec-21	18-Dec-21
16	Subsequent call dates, if applicable	At par on each December and June 14, commencing December 14, 2021 up to and excluding the maturity date	On each December and June 14, commencing December 14, 2021 up to and excluding the maturity date	On each December and June 15, commencing December 15, 2021 up to and excluding the maturity date	On each March, June, September and June 18, commencing December 18, 2021 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.15%-1.35%	Zero Coupon, 1.83%	Zero Coupon, 1.70%	Zero Coupon, 1.96%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
20	If convertible, specify issuer of instrument it converts	N1/A	N1/A	NI/A	N1/A
29	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A	N/A
	Prospectus Supplement to Base Shelf Prospectus (if applicable)				
	··· // ·······························				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368DI	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO			
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	DINIO		DWO	DINO
2	for private placement)	06368DNL4	06368DNJ9	06368DNQ3	06368EBV3
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein	therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	5 Liability - fair value option	4.32 Liability - fair value option	9.84 Liability - fair value option	USD 15 Liability - fair value option
10	Original date of issuance / Settlement	21-Dec-2020		30-Dec-2020	31-Dec-2020
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	21-Dec-2030		30-Dec-2030	31-Dec-2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-December-2021	At par on 29-December-2021	At par on 30-December-2021	At par on 31-December-2021
16	Subsequent call dates, if applicable	At par on each December and June 21, commencing December 21, 2021 up to and excluding the maturity date	At par on each December and June 29, commencing December 29, 2021 up to and excluding the maturity date	At par on each December and June 30, commencing December 30, 2021 up to and excluding the maturity date	At par on each June 30 and December 31, commencing December 31, 2021 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.50%-2.00%	1.25%-2.50%	1.50%-2.00%	2.00%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30 31	Write-down feature If write-down, write-down trigger (s)	No	No	No	No
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
24	If temporary write-down, description of write-				
34 34a	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
Jind					
	Position in subordination hierarchy in liquidation (specify	_			
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
36	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)				MTN Prospectus
	Supprement to base smell Prospectus (II applicable)				MTN Prospectus Supplement
	Pricing Supplement (if applicable)				

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368EC59	227976314	227766433	06368DNZ
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N1/A	N1/A	N1/A	N1/A
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 50	N/A 50	N/A USD 250	N/A 0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Jan-2021	6-Jan-2021	13-Jan-2021	20-Jan-202
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Dec-2023	6-Jan-2036		20-Jan-202
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-December-2021	At par on 06-January-2023	13-Jan-2026	At par on 20-January-2022
16	Subsequent call dates, if applicable	At par on each March 29, June 29, September 29 and December 29, commencing December 29, 2021 up to and excluding the maturity date	At par on each January 06, commencing January 06, 2023 up to and excluding the maturity date	Each January 13, commencing January 13, 2026 up to and excluding the maturity date.	At par on each January and July 20, commencing Janua 20, 2022 up to and excluding the maturity date
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index	0.30%-0.45% No	2.12%	Zero Coupon, 2.70% No	1.30%-1.75% No
	Existence of a dividend stopper Fully discretionary, partially discretionary or				
	mandatory	Mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
	If convertible, conversion trigger (s)		N/A	N/A	N/A
		N/A			
24 25		N/A N/A		N/A	N/A
	If convertible, fully or partially If convertible, conversion rate				
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
25 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
25 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
25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 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	N/A N/A N/A N/A
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 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	N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A No	N/A N/A N/A	N/A N/A N/A N/A No	N/A N/A N/A N/A No
25 26 27 28 29 30 31 32 33 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	N/A N/A N/A N/A No	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
25 26 27 28 29 30 31 32 33 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type 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	N/A N/A N/A No Exemption from subordination	N/A N/A N/A No	N/A N/A N/A N/A No Exemption from subordination	N/A N/A N/A N/A No Exemption from subordinatio
25 26 27 28 29 30 31 32 33 34 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, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabiliti No
25 26 27 28 29 30 31 32 33 33 34 34a 35	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabiliti
25 26 27 28 29 30 31 32 33 34 34a 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	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabiliti No N/A
25 26 27 28 29 30 31 32 33 34 34a 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, up ratial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, NIP Prospectus Supplement -	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilition No N/A
25 26 27 28 29 30 31 32 33 34 34a 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, ull or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16, NIP Prospectus Supplement -	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A NIP Offering Circular - July 16	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilition No N/A

	tures Of Regulatory Capital Instruments				
	s except as noted)	Included in TLAC not included in regulatory capital		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368EBW1	06368ECG5	06368DPH1	06368DPP3
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 19.79	25	
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 25-Jan-2021	Liability - fair value option 28-Jan-2021	Liability - fair value option 1-Feb-2021	Liability - fair value option 16-Feb-202
11	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Jan-2041	28-Jan-2028		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-January-2022	At par on 28-January-2022	1-Feb-2022	At par on 16-February-2022
16	Subsequent call dates, if applicable Coupons/dividends	At par on each January 25 and July 25, commencing January 25, 2022 up to and excluding the maturity date	At par on each January 28 and July 28, commencing January 28, 2022 up to and excluding the maturity date	Each February and August 1, commencing February 1, 2022 up to and excluding the maturity date	At par on each February and August 16, commencing February 16, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.125%	1.00%-1.50%	Zero Coupon, 1.45%	1.50%-2.50%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordinatio
	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilitie
	Non-compliant transitioned features	No	No	No	No
36		N/A	N/A	N/A	N/A
36 37	If yes, specify non-compliant features		1	1	
	Prospectus / Base Shelf Prospectus / Short Form				
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus		
37	Prospectus / Base Shelf Prospectus / Short Form		MTN Prospectus MTN Prospectus Supplement		

	tures Of Regulatory Capital Instruments				
	s except as noted)			Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO	BMO
2	for private placement)	06368EED0	06368EF72	06368DPJ7	06368DPU2
2	Coupring low(c) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13				
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	USD 2	USD 15	USD 5	2.719
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Feb-2021	19-Feb-2021	22-Feb-2021	2-Mar-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 16-Feb-2028	Dated 19-Feb-2027	Dated 22-Feb-2027	Dated 2-Mar-2029
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-February-2023	At par on 19-February-2023	At par on 22-February-2022	At par on 2-March-2022
16	Subsequent call dates, if applicable	At par on each February 16 and August 16, commencing February 16, 2023 up to and excluding the maturity date	At par on each February 19 and August 19 commencing February 19, 2023 up to and excluding the maturity date	At par on each February and August 22, commencing February 22, 2022 up to and excluding the maturity date	At par on each March and September 2, commencing March 2, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.000%		1.05%-1.30%	1.35%-2.25%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
			N		
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32 33	If write-down, full or partial If write-down, permanent or temporary				
- 22	If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify				
	instrument type immediately senior to instrument)				Pari pasu to Deposit Liabilities
35		No	No N/A	No N/A	No N/A
36	Non-compliant transitioned features	NI/A		11/74	IN/74
	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A			
36	If yes, specify non-compliant features	N/A MTN Prospectus	MTN Prospectus		
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	MTN Prospectus			
36	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus		

	ures Of Regulatory Capital Instruments except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier				
2	for private placement)	06368DQE7	06368DQD9	06368DQH0	06368DQK3
2	Countries law(c) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3 3a	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	ulerein		ulerein	Inerent
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	3			2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Mar-2021	10-Mar-2021	12-Mar-2021	12-Mar-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 10-Mar-2027	Dated 10-Mar-2029	Dated 12-Mar-2031	Dated 12-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-March-2022	At par on 10-March-2022	At par on 12-March-2022	At par on 12-March-2022
16	Subsequent call dates, if applicable	September 10, commencing	At par on each March and September 10, commencing March 10, 2022 up to and excluding the maturity date	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 12, commencing March 12, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.45%-2.00%		2.15%-2.65%	1.30%-1.75%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	N/A N/A
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into				
	If convertible, specify issuer of instrument it converts	N 1/A	N 1/A	N 1/A	N 1/A
29 30	into Write-down feature	N/A No	N/A No	N/A No	N/A No
30 31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary				
	If temporary write-down, description of write-				
34	down mechanism	Examption from automatin - fine	Examption from automatin - time	Examption from autoritin-	Examption from subardin-ti-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features		N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus				
	Supplement to Base Shelf Prospectus (if applicable)				
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D0	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D	Final Terms - CUSIP: 06368D

	tures Of Regulatory Capital Instruments s except as noted)				
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	DIVIO	Billo	DIVIO
2	for private placement)	06368DQJ6	06368DQG2	06368EH21	06368DQM
		Province of Ontario and the laws of Canada applicable		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A	
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in				
8	millions, as of most recent reporting date)	N/A	N/A	N/A	N/A
9	Par value of instrument	1.5		USD 10.25	3.122
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	12-Mar-2021 Dated	15-Mar-2021 Dated	18-Mar-2021 Dated	19-Mar-2021 Dated
12	Original maturity date / Final maturity	12-Mar-2026			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-March-2022	At par on 15-March-2022	At par on 18-March-2022	At par on 19-March-2022
16	Subsequent call dates, if applicable Coupons/dividends	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	At par on each March and September 19, commencing March 19, 2022 up to and excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.40%-2.25%		1.60%-2.75%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
24		N1-		NI-	N I -
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative	No Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts				
29	into	N/A	N/A	N/A	N/A
30	Write-down feature	No	No	No	No
31	If write-down, write-down trigger (s)				
32	If write-down, full or partial				
33	If write-down, permanent or temporary If temporary write-down, description of write-				
34	down mechanism				
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
ſ	Position in subordination hierarchy in liquidation (specify				
35	instrument type immediately senior to instrument)		Pari pasu to Deposit Liabilities		
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form				
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			MTN Prospectus	
				MTN Prospectus MTN Prospectus Supplement	

(initiality	s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DQS6	06368DQT4	06368DQU1
		Province of Ontario and the	Province of Ontario and the	Province of Ontario and the
		laws of Canada applicable	laws of Canada applicable	laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in	N/A	N/A	N/A
8 9	millions, as of most recent reporting date) Par value of instrument	14		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Mar-2021	22-Mar-2021	22-Mar-202
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	22-Mar-2028 Yes	22-Mar-2031 Yes	22-Mar-2028 Yes
14				
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 22-March-2022	At par on 22-March-2022	22-Mar-2022
		At par on each March and	At par on each March and	Each March and September 22
		September 22, commencing	September 22, commencing	commencing March 22, 2022
				• • • • • • • •
10		March 22, 2022 up to and	March 22, 2022 up to and	
16	Subsequent call dates, if applicable	March 22, 2022 up to and excluding the maturity date	March 22, 2022 up to and excluding the maturity date	up to and excluding the maturity date
16	Coupons/dividends			
		excluding the maturity date	excluding the maturity date	date
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed	excluding the 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 Fully discretionary, partially discretionary or	excluding the maturity date Fixed 1.75%-2.55% No	excluding the maturity date Fixed 2.00%-2.75% No	date Fixed Zero Coupon, 2.05% No
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	excluding the maturity date Fixed 1.75%-2.55%	excluding the maturity date Fixed 2.00%-2.75%	Fixed Zero Coupon, 2.05%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	excluding the maturity date Fixed 1.75%-2.55% No Mandatory	excluding the maturity date Fixed 2.00%-2.75% No Mandatory	date Fixed Zero Coupon, 2.05% No Mandatory
17 18 19	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or	excluding the maturity date Fixed 1.75%-2.55% No	excluding the maturity date Fixed 2.00%-2.75% No	date Fixed Zero Coupon, 2.05% No
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	excluding the maturity date Fixed 1.75%-2.55% No Mandatory No	excluding the maturity date Fixed 2.00%-2.75% No Mandatory No	date Fixed Zero Coupon, 2.05% No Mandatory No
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 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A	excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A	date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A
17 18 19 20 21 22 23 24 25	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A	excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A	date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	excluding the maturity date Fixed 1.75%-2.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A	date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, 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 1.75%-2.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A	excluding the maturity date Fixed 2.00%-2.75% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A N/A
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17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 1.75%-2.55% 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	excluding the maturity date Fixed 2.00%-2.75% 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	date Fixed Zero Coupon, 2.05% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
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Instance Included in TLAC not includes in regulatory capital Include in TLA		tures Of Regulatory Capital Instruments s except as noted)			
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2 Or private placement 063880202 063887A4 2 3 Scorening land) of the instrument Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Ortanic and the instrument of Canada applicable Province of Canada	1		BMO	BMO	BMO
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Marin by which enforceability requirement of Section 13 Contractual Contrac	3	Governing Jaw/s) of the instrument	laws of Canada applicable	laws of Canada applicable	Province of Ontario and the laws of Canada applicable
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		•			NIP Prospectus Supplement -
Final Terms - CUSIP: 06368DQ2 Final Terms - CUSIP: 06368DR4 Final Terms - CUSIP: 16368DR4 Final Terms - CUSIP: 1		Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DQ	Final Terms - CUSIP: 06368DR/	Final Terms - CUSIP: 23247996

(Ə minons	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DRU0	06368EJF0	06368DRX4
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein
3a	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 0.505
9	Par value of instrument		USD 6.70	2.505
10	Accounting classification	Liability - fair value option	Liability - fair value option 20-Apr-2021	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	16-Apr-2021 Dated	Dated	30-Apr-2021 Dated
12	Original maturity date / Final maturity	16-Apr-2031	20-Apr-2026	30-Apr-2031
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	16-Apr-2022	At par on 20-April-2022	At par on 30-April-2022
16	Subsequent call dates, if applicable	Each April and October 16, commencing April 16, 2022 up to and excluding the maturity date	At par on each April 20 and October 20 commencing April20, 2022 up to and excluding the maturity date	At par on each April and October 30, commencing April 30, 2022 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, 2.60%	1.300%	2.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
24				
21	Existence of a step up or other incentive to redeem	No	No	No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
		Cumulative Non-convertible	Cumulative Non-convertible	
22	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A	Cumulative Non-convertible N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A
22 23 24 25 26	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A
22 23 24 25 26 27 28	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 28 29	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 28 29 30	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 28 29 30 31 32	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No
22 23 24 25 26 27 28 29 30 31 32 33 33 34	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A No	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination	Cumulative Non-convertible N/A N/A N/A N/A No Exemption from subordination
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	Cumulative Non-convertible N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34 ₂ 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Cumulative Non-convertible 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
22 23 24 25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	Cumulative Non-convertible N/A N/A N/A N/A N/A NA Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No

	ures Of Regulatory Capital Instruments			
	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	lssuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DRW6	06368DSD7	06368DSQ8
2		00306DRW0	00308D3D7	00308D3Q2
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
8	Par value of instrument	2	15.482	9.276
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	3-May-2021	5-May-2021	14-May-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	3-May-2026	5-May-2029	14-May-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 3-May-2022	At par on 5-May-2022	At par on 14-May-2022
16	Subsequent call dates, if applicable	At par on each May and November 3, commencing May 3, 2022 up to and excluding the maturity date	At par on each May and November 5, commencing May 5, 2022 up to and excluding the maturity date	At par on each May and November 14, commencing May 14, 2022 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	1.40%-1.80%	1.75%-3.15%	1.75%-3.15%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	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 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Examples (Freezenties (Exercise (1997)
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
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DR\	Final Terms - CUSIP: 06368DSE	Final Terms - CUSIP: 06368DS

is millions	tures Of Regulatory Capital Instruments			
	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06368DSP0	06368DTC8	234446690
2	for private placement)	00308D3F0	00306D1C6	234440090
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument	therein	therein	therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	4.503		USD 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	17-May-2021	25-May-2021	9-Jun-2021
12	Perpetual or dated	Dated 17 May 2021	Dated 25 May 2026	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	17-May-2031 Yes	25-May-2026 Yes	9-Jun-2061 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-May-2022	At par on 25-May-2022	9-Jun-2026
16	Subsequent call dates, if applicable	At par on each May and November 17, commencing May 17, 2022 up to and excluding the maturity date	At par on each May and November 25, commencing May 25, 2022 up to and excluding the maturity date	Each June 9, commencing June 9, 2026 up to and excluding the maturity date.
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.40%-1.80%	Zero Coupon, 3.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	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 34	If write-down, permanent or temporary If temporary write-down, description of write- down mechanism			
		Exemption from subordination	Exemption 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
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus			NIP Oliering Circular - July 16. 2
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			NIP Offering Circular - July 16, 2

15 millions	tures Of Regulatory Capital Instruments s except as noted)			
		Included in TLAC not included	Included in TLAC not included	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DTW4	06368DTV6	06368DTX2
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A N/A	N/A 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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	16	20.64	1.295
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Jun-2021	24-Jun-2021	28-Jun-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Jun-2024	24-Jun-2029	28-Mar-2044
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	23-Jun-2022	At par on 24-Jun-2022	28-Jun-2022
16	Subsequent call dates, if applicable	Each June and December 23, commencing June 23, 2022 up to and excluding the maturity date.	At par on each June and December 24, commencing June 24, 2022 up to and excluding the maturity date	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.
47	Coupons/dividends	Circa el	Circa el	The st
17	Fixed or floating dividend/coupon	Fixed	Fixed 2.00%	Fixed
18 19	Coupon rate and any related index	Zero Coupon, 1.03%	2.00% No	Zero Coupon, 3.25% No
19	Existence of a dividend stopper			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)	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)	ļ	ļ	
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	1	<u>020</u>	l	<u> </u>
	Supplement to Base Shelf Prospectus (if applicable)			

	sures Of Regulatory Capital Instruments			
	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	lssuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DTY0	06368DUC6	06368DUF
2		000000110	0000000000	
2		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
ou	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractidat	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	N1/A	N1/A	N1/A
8 9	millions, as of most recent reporting date) Par value of instrument	N/A 1.02	N/A 4.038	N/A
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	6.5 Liability - fair value option
10	Original date of issuance / Settlement	28-Jun-2021	2-Jul-2021	6-Jul-202
12	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	28-Mar-2043	2-Jul-2029	6-Jul-2029
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	28-Jun-2022	At par on 2-Jul-2022	At par on 6-Jul-2022
16	Subsequent call dates, if applicable	Each March, June, September and December 28, commencing June 28, 2022 up to and excluding the maturity date.	At par on each January and July 2, commencing July 2, 2022 up to and excluding the maturity date	At par on each January and July 6, commencing July 6, 2022 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 3.22%	Fixed 2.20%	Fixed 2.00%
18	Existence of a dividend stopper	No	2.20% No	No 2.007
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
J4d				
	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 Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Tarma CUSID: 06269DT)		Final Terms - CUSIP: 06368DL

	ures Of Regulatory Capital Instruments			
	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	ВМО	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DUT9	06368DUS1	06368DVK7
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein
	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 N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	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	11.259	0.8	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jul-2021	21-Jul-2021	6-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jul-2029	21-Jul-2026	6-Aug-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Jul-2022	At par on 21-Jul-2022	6-Aug-2022
16	Subsequent call dates, if applicable	At par on each January and July 20, commencing July 20, 2022 up to and excluding the maturity date	At par on each January and July 21, commencing July 21, 2022 up to and excluding the maturity date	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity date
47	Coupons/dividends	Fixed	Fixed	Fixed
17	Fixed or floating dividend/coupon	Fixed 1.05%	Fixed	Fixed
18	Coupon rate and any related index		1.45%-1.85% No	Zero Coupon, 2.30%
19	Existence of a dividend stopper	No	NO	NO
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
24		NI-	NI-	N
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	N1/A	N/A	N/A
29	into Write down feature	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial	<u> </u>	l	l
32 33	If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Doposit Liphilitics	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 36	Non-compliant transitioned features	Pari pasu to Deposit Liabilities	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	· Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DU	Final Terms - CUSIP: 06368DUS	Final Terms - CUSIP: 06368DV

	ures Of Regulatory Capital Instruments			
(\$ millions	sexcept as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
_	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DVL5	06368DVM3	06368DVV3
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	therein	therein	therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1	5 Liability fairvalue ention	Liebility, feiryelye ention
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 6-Aug-2021	Liability - fair value option 10-Aug-2021	Liability - fair value option 17-Aug-202
12	Perpetual or dated	Dated	Dated	Dated 17 7Kg 202
13	Original maturity date / Final maturity	6-Aug-2028	10-Aug-2026	17-Aug-2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	6-Aug-2022	10-Aug-2022	17-Aug-2022
16	Subsequent call dates, if applicable Coupons/dividends	Each February and August 6, commencing August 6, 2022 up to and excluding the maturity date	Each February and August 10, commencing August 10, 2022 up to and excluding the maturity date	Each February and August 17, commencing August 17, 2022 up to and excluding the maturit date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Zero Coupon, 1.88%	Zero Coupon, 1.47%	Zero Coupon, 2.71%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	NA	NA	Man data a
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
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 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Examples (Examples (Formation (1 11 11
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DVL	Final Terms - CUSIP: 06368DVN	Final Terms - CUSIP: 06368DV

	tures Of Regulatory Capital Instruments			
(\$ millions	sexcept as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BINO	BNO	BMO
2	for private placement)	06368DVW1	06368DVX9	06368DWC4
		Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws of Canada applicable	Province of Ontario and the laws
3	Governing law(s) of the instrument	therein	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	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	13-Aug-2021	23-Aug-2021	24-Aug-2021
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity	13-Aug-2031 Yes	23-Aug-2031 Yes	24-Aug-203 ⁻ Yes
14	Issuer call subject to prior supervisory approval	res	res	res
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Aug-2022	At par on 23-Aug-2022	At par on 24-Aug-2022
16	Subsequent call dates, if applicable	At par on each February and August 13, commencing August 13, 2022 up to and excluding the maturity date	At par on each February and August 23, commencing August 23, 2022 up to and excluding the maturity date	At par on each February and August 24, commencing August 24, 2022 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	2.00%-2.50%		2.00%-2.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mondaton	Mandatan	Mandatan
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	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	N1/A	N1/A	N1/A
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		l	l
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism		L	
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	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 N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DVV	Final Terms - CUSIP: 06368DV	Final Terms - CUSIP: 06368DW

	ures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2		06268DWD5	06268DWP1	06368DW/S0
2	for private placement)	06368DWP5	06368DWR1	06368DWS9
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) 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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	15.95		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	26-Aug-2021		7-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	26-Aug-2031	1-Sep-2031	7-Sep-2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 26-Aug-2022	At par on 1-Sep-2022	At par on 7-Sep-2022
16	Subsequent call dates, if applicable	At par on each February and August 26, commencing August 26, 2022 up to and excluding the maturity date	At par on each March and September 1, commencing September 1, 2022 up to and excluding the maturity date	At par on each March and September 7, commencing September 7, 2022 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	2.10%	1.93%	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 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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	NIA	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism		-	-
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities	No	Pari pasu to Deposit Liabilities
30	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: 06368DWP		Final Tarma CLISID: 06268DWS

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368EWM0	06368DXD1	06368EXR8
2		00308211110	003000701	OOSOBEXING
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A USD 25.15	N/A2	N/A USD 25
9 10	Par value of instrument Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	17-Sep-2021	22-Sep-2021	22-Sep-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Mar-2026		22-Sep-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Mar-2022	22-Sep-2022	At par on 22-Sep-2022
16	Subsequent call dates, if applicable	At par on each March, June, September, and December 17, commencing March 17, 2022 up to and excluding the maturity date	Each March and September 22, commencing September 22, 2022 up to and excluding the maturity date	At par on each March, June, September, and December 22, commencing September 22, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 1.22%	Fixed	Fixed
18 19	Existence of a dividend stopper	1.22%	Zero Coupon, 2.35% No	1.78% No
15	Fully discretionary, partially discretionary or		110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Cumulative Non-convertible
23 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			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
32	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (as - if .			
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	MTN Prospectus		MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement		MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368EWM	Final Terms - CUSIP: 06368DXD1	Final Terms - CUSIP: 06368EXR8

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DXC3	238365937	06368EXV9
		00002/00	20000001	000002/110
3	Coverning law(c) 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
5	Governing law(s) of the instrument 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 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5 6	Eligible at solo/group/group&solo	N/A N/A	N/A	N/A
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	USD 250 Liability - fair value option	USD 5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 23-Sep-2021	23-Sep-2021	Liability - fair value option 27-Sep-2021
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Sep-2029	23-Sep-2061	27-Sep-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Sep-2022	23-Sep-2026	At par on 27-Mar-2022
16	Subsequent call dates, if applicable	At par on each March and September 23, commencing September 23, 2022 up to and excluding the maturity date	Each September 23, commencing September 23, 2026 up to and excluding the maturity date	At par on each March, June, September, and December 27, commencing March 27, 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	1.80% No	Zero Coupon, 3.20%	0.70%
19	Fully discretionary, partially discretionary or	INO		No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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 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 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (an alf			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus		NIP Prospectus - July 16, 2021	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)		NIP Prospectus - July 16, 2021 NIP Prospectus Supplement - August 25, 2021	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			Final Terms - CUSIP: 06368EXV9

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Billo	Billo
2	for private placement)	238825270	238694906	06368EYD8
2		200020210	200094300	000002120
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	EUR 6		USD 15.85
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	27-Sep-2021	30-Sep-2021	30-Sep-2021
12	Perpetual or dated	Dated 27-Sep-2051	Dated 30-Sep-2061	Dated 20 Son 2024
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	27-Sep-2051 Yes	30-Sep-2061 Yes	30-Sep-2024 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	27-Sep-2023	30-Sep-2026	At par on 30-Mar-2022
16	Subsequent call dates, if applicable	Each September 27, commencing September 27, 2023 up to and excluding the maturity date	Each September 30, commencing September 30, 2026 up to and excluding the maturity date	At par on each March, June, September, and December 30, commencing March 30, 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	Zero Coupon, 1.38% No	Zero Coupon, 3.20%	0.85% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A		N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30 31	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism	Evention from when P. C.	Examplian from which the th	Examplian from when the C
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
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
		NIP Prospectus - July 16, 2021	NIP Prospectus - July 16, 2021	MTN Prospectus
	Constant to Dave Chalf Descent to (if any list his)	NIP Prospectus Supplement -	NIP Prospectus Supplement -	
	Supplement to Base Shelf Prospectus (if applicable)	August 25, 2021	<u>August 25, 2021</u>	MTN Prospectus Supplement

	ures Of Regulatory Capital Instruments			
	sexcept as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DXK5	06368DXL3	06368DXM1
2		00300D/K3	00306DAL3	00308DAWIT
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	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	1	1	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	1-Oct-2021		1-Oct-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	1-Oct-2027	1-Oct-2029	1-Oct-2031
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 1-Oct-2022	At par on 1-Oct-2022	At par on 1-Oct-2022
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date	At par on each April and October 1, commencing October 1, 2022 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.88%	2.16%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
27	if convertible, mandatory or optional conversion	IN/A	IN/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-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
4				
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
35	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DXK5	Final Terms - CUSIP: 06368DXL3	Final Terms - CUSIP: 06368DXM1

(\$ millions	except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Dino	Dino
2	for private placement)	06368DXW9	06368DYF5	06368EZA3
		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 Means by which enforceability requirement of Section 13	of Canada applicable therein	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	Par value of instrument	3		USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	5-Oct-2021	8-Oct-2021	15-Oct-2021
12	Perpetual or dated	Dated 5. Oct 2020	Dated	Dated 15 Apr 2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	5-Oct-2029 Yes	8-Oct-2026 Yes	15-Apr-2025 Yes
14		165	165	165
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 5-Oct-2022	At par on 8-Oct-2022	At par on 15-Apr-2022
16	Subsequent call dates, if applicable	At par on each April and October 5, commencing October 5, 2022 up to and excluding the maturity date	At par on each April and October 8, commencing October 8, 2022 up to and excluding the maturity date	At par on each April and October 15, commencing April 15, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		1.55%-2.00%	0.90%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		N/A	N/A	N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30 31	If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement

(Ə minions	sures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DYL2	06368G2A4	06368DC44
_	······································			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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 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	USD 15	1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Oct-2021	29-Oct-2021	13-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Oct-2028	29-Oct-2026	13-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Oct-2022	At par on 29-Apr-2022	At par on 13-Dec-2022
16	Subsequent cell dates if applicable	19, commencing October 19, 2022 up to and excluding the	At par on each April, July, October, and January 29, commencing April 29, 2022 up to and excluding the maturity date	At par on each June and December 13, commencing December 13, 2022 up to and excluding the maturity date
16	Subsequent call dates, if applicable	maturity date	and excluding the maturity date	
				excluding the maturity date
17	Coupons/dividends Eixed or floating dividend/coupon	Fixed	Fixed	
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 2.20%	Fixed 1.50%	Fixed 1.88%
17 18 19	Fixed or floating dividend/coupon			Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	2.20%	1.50% No	Fixed 1.88%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	2.20%	1.50%	Fixed 1.88%
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	2.20% No Mandatory	1.50% No Mandatory	Fixed 1.88% 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	2.20% No Mandatory No	1.50% No Mandatory No	Fixed 1.88% 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	2.20% No Mandatory No Cumulative	1.50% No Mandatory No Cumulative	Fixed 1.88% 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	2.20% No Mandatory No	1.50% No Mandatory No	Fixed 1.88% 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	2.20% No No Cumulative Non-convertible	1.50% No No Cumulative Non-convertible	Fixed 1.88% No Mandatory No Cumulative Non-convertible
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 If convertible, conversion trigger (s)	2.20% No No Cumulative Non-convertible N/A	1.50% No Mandatory No Cumulative Non-convertible N/A	Fixed 1.88% 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) If convertible, fully or partially	2.20% No Mandatory No Cumulative Non-convertible N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A	Fixed 1.88% 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	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A	Fixed 1.88% No Mandatory No Cumulative Non-convertible 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	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.88% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.88% 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	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.88% 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-	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.88% 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 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, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	2.20% No Mandatory No Cumulative Non-convertible N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Fixed Fixed 1.88% 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If temporary write-down description of write-down mechanism Type of subordination	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	Fixed 1.88% 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 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, spermanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	2.20% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination	Fixed Fixed 1.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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)	2.20% 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	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 Pari pasu to Deposit Liabilities	Fixed Fixed I.88% No Mandatory 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	2.20% No Mandatory 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	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 Pari pasu to Deposit Liabilities No	Fixed Fixed 1.88% No Mandatory 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 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, 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	2.20% 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	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Fixed I.88% No Mandatory 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 355 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, fully or partially 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, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	2.20% No Mandatory 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	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 Pari pasu to Deposit Liabilities No	Fixed Fixed 1.88% No Mandatory 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
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, 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	2.20% No Mandatory 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	1.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Fixed Fixed 1.88% No Mandatory 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

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2		062680084	06268DE82	06269DE01
2	for private placement)	06368DD84	06368DE83	06368DE91
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13			
29	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	2	2	15.401
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Dec-2021		31-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Dec-2032	6-Jan-2030	31-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	23-Dec-2022	At par on 6-Jan-2023	31-Dec-2022
16	Subsequent call dates, if applicable	Each June and December 23, commencing December 23, 2022 up to and excluding the maturity date	At par on each January and July 6, commencing January 6, 2023 up to and excluding the maturity date	Each June and December 31, commencing December 31, 2022 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, 3.04%	2.29%	
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	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
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-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus		1303	
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DD84	Final Terms - CUSIP: 06368DE83	Final Terms - CUSIP: 06368DE91

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BWO	BNO	BMO
2	for private placement)	06368DK37	06368DYT5	06368DZS6
		000002101	000000110	000002200
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	25		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement	28-Jan-2022 Dated	2-Nov-2021 Dated	24-Nov-2021 Dated
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 28-Jan-2025	2-Nov-2024	Dated 24-Nov-2030
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Jan-2023	2-Nov-2022	At par on 24-Nov-2022
16	Subsequent call dates, if applicable	At par on each January and July 28, commencing January 28, 2023 up to and excluding the maturity date	Each May and November 2, commencing November 2, 2022 up to and excluding the maturity date	At par on each May and November 24, commencing November 24, 2022 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	2.10%-2.20%		2.60%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
24		N1-	N -	NI-
21 22	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 If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism		l	
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DK37	Final Terms - CUSIP: 06368DYT5	Final Terms - CUSIP: 06368DZS6

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368G3W5	06368G4U8	06368G5T0
2		0030003113	003000400	003080310
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	Oractorial	Operational	Orantezatual
	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 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 10	USD 23.88	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Nov-2021	24-Nov-2021	26-Nov-2021
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 15-Nov-2024	Dated 24-Nov-2026	Dated 26-Nov-2024
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-May-2022	At par on 24-May-2022	At par on 26-May-2022
16	Subsequent call dates, if applicable	At par on each February, May, August and November 15, commencing May 15, 2022 up to and excluding the maturity date	At par on each February, May, August and November 24, commencing May 24, 2022 up to and excluding the maturity date	At par on each February, May, August and November 26, commencing May 26, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 1.00%	Fixed 1.00%-2.25%	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	No	No	1.25% No
15	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No Cumulative
22 23	Noncumulative or cumulative Convertible or non-convertible	Cumulative Non-convertible	Cumulative Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			N/A
29 30	into Write-down feature	N/A No	N/A No	N/A No
30	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			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	Non-compliant transitioned features If yes, specify non-compliant features	NO N/A	NO N/A	NO N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)			
┝───┤		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
ı 1				

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368G6V4	06368G7C5	06368GC39
		Province of Ontario and the laws	Province of Ontario and the laws	Province of Ontario and the laws
3	Governing law(s) of the instrument	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4	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 10	Par value of instrument Accounting classification	USD 4.05 Liability - fair value option	USD 4.902 Liability - fair value option	USD 4 Liability - fair value option
10	Original date of issuance / Settlement	30-Nov-2021	17-Dec-2021	30-Dec-2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Nov-2028	17-Dec-2026	30-Dec-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-May-2022	At par on 17-Dec-2022	At par on 30-Dec-2022
16	Subsequent call dates, if applicable	At par on each February 28, May 30, August 30 and November 30, commencing May 30, 2022 up to and excluding the maturity date	At par on each March, June, September and December 17, commencing December 17, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing December 30, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed 1.80%	Fixed 2.00%
18 19	Existence of a dividend stopper	2.05% No	1.80%	2.00% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	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 31	Write-down feature If write-down, write-down trigger (s)	No	No	No
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34	down mechanism			Exemption from subordination
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption nom subordination
	Type of subordination	Exemption from subordination	Exemption from subordination	
34a	Type of subordination Position in subordination hierarchy in liquidation (specify			
34a 35	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
34a	Type of subordination Position in subordination hierarchy in liquidation (specify			
34a 35 36	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 No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36	Type of subordination Position in subordination hierarchy in 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 <u>MTN Prospectus</u>	Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>	Pari pasu to Deposit Liabilities No N/A <u>MTN Prospectus</u>
34a 35 36	Type of subordination Position in subordination hierarchy in liquidation (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

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GC54	06368GC70	241212912
		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 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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 43.14	USD 6.728	USD 270
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Dec-2021	Liability - fair value option 30-Dec-2021	Liability - fair value option 14-Dec-2021
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Dec-2026	30-Dec-2024	14-Dec-2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Jun-2022	At par on 30-Jun-2022	14-Dec-2026
16	Subsequent call dates, if applicable	At par on each March, June, September and December 22, commencing June 22, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing June 30, 2022 up to and excluding the maturity date	Each December 14, commencing December 14, 2026 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	2.00% No	1.40% No	Zero Coupon, 3.40%
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	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 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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
35	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	MTN Prospectus	MTN Prospectus	NIP Offering Circular - November 3, 2021
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	NIP Prospectus Supplement - August 25, 2021
	Pricing Supplement (if applicable)			

(Ş minons	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	243100003	06368GF44	06368GFA0
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			
За	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 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 240	USD 2.506	USD 7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Jan-2022		28-Jan-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 25-Jan-2062	Dated 28-Jan-2027	Dated 28-Jan-2025
13	Issuer call subject to prior supervisory approval	25-Jan-2062 Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	25-Jan-2027	At par on 28-Jul-2022	At par on 28-Jul-2022
16	Subsequent call dates, if applicable	Each January 25, commencing January 25, 2027 up to and excluding the maturity date	At par on each January, April, July and October 28, commencing July 28, 2022 up to and excluding the maturity date	At par on each January, April, July and October 28, commencing July 28, 2022 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed Zero Coupon, 3.33%	Fixed 2.00%	Fixed 1.25%-1.85%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
		• • • ·		
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
21 22 23	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	No	No	No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	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 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 28 29	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 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	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible 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, 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-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 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, 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	No Cumulative Non-convertible 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	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, 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-	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A	No Cumulative Non-convertible N/A N/A N/A N/A
21 22 23 24 25 26 27 28 29 30 31 32 33 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	No Cumulative Non-convertible 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	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 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, 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	No Cumulative Non-convertible 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	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 33 34 34 342 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 32 33 34 34a 35	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If 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 Exemption from subordination Pari pasu to Deposit Liabilities	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 Cumulative Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 342 35 36	Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 NIP Offering Circular - November 3, 2021	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 Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No
21 22 23 24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	Existence of a step up or other incentive to 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, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination hierarchy in liquidation (specify 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 N/A 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 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 Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000000044	0000000000	
2	for private placement)	06368D2A1	06368D2B9	06368DL77
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
4 5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5	Eligible at solo/group/group&solo	N/A	N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in	Other TLAC Instrument		Other TEAC Instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.802	USD 0.25	1.8
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	29-Apr-2022	29-Apr-2022	10-Feb-2022
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	29-Apr-2027	29-Apr-2025	10-Feb-2032
13	Issuer call subject to prior supervisory approval	29-Api-2027 Yes	Yes	Yes
14				
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 29-Apr-2023	At par on 10-Feb-2023
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing April 29, 2023 up to and excluding the maturity date		At par on each February and August 10, commencing February 10, 2023 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	3.75%-4.25%	3.50%-3.75%	2.80%
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 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 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify instrument type immediately series to instrument)	Pari pagu to Dongoit Liabilitian	Pari pagu to Doposit Liabilitia-	Pari pagu to Donosit Lishilitian
35 36	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	Non-compliant transitioned features	No N/A	No N/A	No N/A
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A		
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D2A1	Final Terms - CUSIP: 06368D2B9	Final Terms - CUSIP: 06368DL77

	tures Of Regulatory Capital Instruments			
(\$ millions	s except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DL85	06368DN91	06368DP24
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	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in	N/A	NIA	NIA
8	millions, as of most recent reporting date) Par value of instrument	1.8	N/A 1.5	N/A1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	10-Feb-2022	2-Mar-2022	2-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	10-Feb-2030	2-Mar-2028	2-Mar-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 10-Feb-2023	At par on 2-Mar-2023	At par on 2-Mar-2023
16	Subsequent call dates, if applicable	At par on each February and August 10, commencing February 10, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing March 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing March 2, 2023 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	2.70%	3.00%-3.20% No	2.80% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
24		N1-	N1-	N
21 22	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 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 33	If write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34a				
34a				
	Position in subordination hierarchy in liquidation (specify	Devineer to Devestit 11 1991	Deri negu te Der seit Li Li'''	Designeeu te Deservit 11, 1997
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No	No	No
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	No	No	No

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DP65	06368DR22	06368DR30
2		00308DF03	00506DR22	00300DK30
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
20	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5.788		2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	4-Mar-2022	16-Mar-2022	15-Mar-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	4-Mar-2027	16-Mar-2032	15-Mar-2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 4-Mar-2023	At par on 16-Mar-2023	15-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 4, commencing March 4, 2023 up to and excluding the maturity date	At par on each March and September 16, commencing March 16, 2023 up to and excluding the maturity date	Each March and September 15, commencing March 15, 2023 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	2.65%-3.05%	3.25%-4.00%	Zero Coupon, 3.62%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism	Examption from automatic star	Examplian from outpation	Examption from askardinetics
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DP65	Final Terms - CUSIP: 06368DR22	Final Terms - CUSIP: 06368DR30

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368DR48	06368DS21	06368DT38
			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	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	1.05	1.235	0.92
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	21-Mar-2022	22-Mar-2022	24-Mar-2022
12	Perpetual or dated	Dated 04 Mar 0005	Dated	Dated
13	Original maturity date / Final maturity	21-Mar-2025	22-Mar-2025	24-Mar-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 21-Mar-2023	At par on 22-Mar-2023	At par on 24-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 21, commencing March 21, 2023 up to and excluding the maturity date	At par on each March and September 22, commencing March 22, 2023 up to and excluding the maturity date	At par on each March and September 24, commencing March 24, 2023 up to and excluding the maturity date
10	Coupons/dividends			excluding the maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.40%-2.60%	2.65%-2.85%	3.00%-3.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
		N 1		
21	Existence of a step up or other incentive to redeem	No Cumulative	No	No
22 23	Noncumulative or cumulative 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
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 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write- down mechanism			
34a -	Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospecture	N/A	N/A	N/A
	Prospectus Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2		062680770	062690797	062680705
2	for private placement)	06368DT79	06368DT87	06368DT95
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in	N/A	NI/A	N/A
8	millions, as of most recent reporting date) Par value of instrument	15	N/A USD 0.401	USD 0.15
9 10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	29-Mar-2022	S1-Mar-2022	31-Mar-2022
11	Perpetual or dated	Dated	Dated ST-Mai-2022	Dated
12	Original maturity date / Final maturity	29-Mar-2025	31-Mar-2025	31-Mar-2025
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Mar-2023	At par on 31-Mar-2023	At par on 31-Mar-2023
16	Subsequent call dates, if applicable	At par on each March and September 29, commencing March 29, 2023 up to and excluding the maturity date	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.00%	2.75%-3.25%	3.00%-3.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21		No	No	No
21	Existence of a step up or other incentive to redeem	No Cumulative	No	No
22	Noncumulative or cumulative		Cumulative	Cumulative Non-convertible
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	N/A
24	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 30	into Write-down fosture	N/A No	N/A No	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial		1	
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism		l	
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35	Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			Final Terms - CUSIP: 06368DT95

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	0626801128	0626801144	0626801151
2	for private placement)	06368DU28	06368DU44	06368DU51
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/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	3.275		1.551
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Mar-2022	31-Mar-2022	1-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Mar-2027	31-Mar-2027	1-Apr-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Mar-2023	At par on 31-Mar-2023	At par on 1-Apr-2023
16	Subsequent call dates, if applicable	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date	At par on each March 31 and September 30, commencing March 31, 2023 up to and excluding the maturity date	At par on each April and October 1, commencing April 1, 2023 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	3.20%-4.00%	3.10%-4.00%	3.00%-3.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandatan	Mondoton	Mandatan
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DU28	Final Terms - CUSIP: 06368DU44	Final Terms - CUSIP: 06368DU51

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0636801160	0626901177	06369DL195
2	for private placement)	06368DU69	06368DU77	06368DU85
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	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
0	• • • • •	NI/A	NI/A	NI/A
8	millions, as of most recent reporting date)	N/A 0.06	N/A USD 0.035	N/A 0.1
9	Par value of instrument	0.06		0.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	1-Apr-2022	6-Apr-2022	6-Apr-2022
12	Perpetual or dated	Dated 1 Apr 2028	Dated 6 Apr 2024	Dated 6 Apr 2026
13 14	Original maturity date / Final maturity	1-Apr-2028 Yes	6-Apr-2024 Yes	6-Apr-2026 Yes
14	Issuer call subject to prior supervisory approval	res	res	res
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 1-Apr-2023	At par on 6-Apr-2023	At par on 6-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 1, commencing April 1, 2023 up to and excluding the maturity date	At par on each April and October 6, commencing April 6, 2023 up to and excluding the maturity date	At par on each April and October 6, commencing April 6, 2023 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	3.25%-4.00%	2.85%-3.00%	3.50%-4.10%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Devine out to Device it is in the	Designees to Descent 11, 1, 199	Designees to Descent 1.1.1.1111
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DU69	Final Terms - CUSIP: 06368DU77	Final Terms - CUSIP: 06368DU85

	ures Of Regulatory Capital Instruments			
	sexcept as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368DV50	06368DW59	06368DW83
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	NI/A	N1/A	N1/A
4	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	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in		Other TEAC Institutient	Other TEAC Institument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.81	USD 0.1	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	8-Apr-2022	8-Apr-2022	14-Apr-2022
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	8-Apr-2026	8-Apr-2024	14-Apr-2024
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 8-Apr-2023	At par on 8-Apr-2023	At par on 14-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 8, commencing April 8, 2023 up to and excluding the maturity date	At par on each April and October 8, commencing April 8, 2023 up to and excluding the maturity date	At par on each April and October 14, commencing April 14, 2023 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	3.40%-4.00%	3.00%-3.10%	3.15%-3.35%
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 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-			
34 34a	down mechanism 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	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DV50	Final Terms - CUSIP: 06368DW5	Final Terms - CUSIP: 06368DW8

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	lssuer	BMO	BMO	BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06368DW91	06368DX66	06368DY40
			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	of Canada applicable therein	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	Par value of instrument	USD 5.05	USD 2	1.252
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	19-Apr-2022	19-Apr-2022	13-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	19-Apr-2024	19-Apr-2024	13-Apr-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 19-Apr-2023	At par on 19-Apr-2023	At par on 13-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 19, commencing April 19, 2023 up to and excluding the maturity date	At par on each April and October 19, commencing April 19, 2023 up to and excluding the maturity date	At par on each April and October 13, commencing April 13, 2023 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	3.00%-3.25%	3.00%-3.10%	3.70%-4.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	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 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Freemation from the Party		Exercise from the line of
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368DW9	Final Terms - CUSIP: 06368DX66	Final Terms - CUSIP: 06368DY40

(\$ millions	tures Of Regulatory Capital Instruments			
1	s except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Billo	Bino
2	for private placement)	06368DZ80	06368DZ98	06368GHU4
		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	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 2 420	N/A	N/A
9 10	Par value of instrument Accounting classification	2.439 Liability - fair value option	USD 2.35 Liability - fair value option	USD 2.255 Liability - fair value option
10	Original date of issuance / Settlement	29-Apr-2022	29-Apr-2022	11-Feb-2022
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Apr-2027	29-Apr-2025	11-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Apr-2023	At par on 29-Apr-2023	At par on 11-Aug-2022
16	Subsequent call dates, if applicable	At par on each April and October 29, commencing April 29, 2023 up to and excluding the maturity date	At par on each April and October 29, commencing April 29, 2023 up to and excluding the maturity date	At par on each February, May, August, and November 11, commencing August 11, 2022 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	3.90%-4.30%	3.40%-3.60%	2.20%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
27				
27 28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A	N/A	N//A
27 28 29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
27 28 29 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
27 28 29 30 31	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)			
27 28 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-			
27 28 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	No	No
27 28 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 mechanism Type of subordination			
27 28 29 30 31 32 33 33 34 34a	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination
27 28 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)	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities	No Exemption from subordination Pari pasu to Deposit Liabilities
27 28 29 30 31 32 33 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 instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	No Exemption from subordination	No Exemption from subordination	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
27 28 29 30 31 32 33 34 34a 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	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No
27 28 29 30 31 32 33 34 34 34a 35 36 37	If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No	No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	sures Of Regulatory Capital Instruments			
(\$ millions	sexcept as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		Dino	
2	for private placement)	06368GHX8	06368GJP3	06368GJW8
		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	51/A	51/A	h1/A
4	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 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 5.475	USD 2.174	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	14-Feb-2022	18-Feb-2022	18-Feb-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Feb-2025	18-Feb-2026	18-Feb-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Nov-2022	At par on 18-Aug-2023	N/A
16	Subsequent call dates, if applicable	At par on each February, May, August, and November 14, commencing November 14, 2022 up to and excluding the maturity date	At par on each February and August 18, commencing August 18, 2023 up to and excluding the maturity date	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 1.50% 2.45%	Fixed	Fixed to Floating
18 19	Coupon rate and any related index Existence of a dividend stopper	1.50%-2.15% No	2.10%	2.00% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A N/A	N/A 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
27	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)			ļ
32 33	lf write-down, full or partial lf write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism	Examption from subordination	Examption from subardiration	Examption from subardination
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)	MTN Prospectus	MTN Prospectus	MTN Prospectus
		MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			

1	s except as noted)			
2		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
3	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
3	for private placement)	06368GK71	06368GK89	06368GM95
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
2-	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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 3	USD 4.045	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Feb-2022	28-Feb-2022	17-Mar-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 28-Feb-2025	Dated 28-Eeb-2025	Dated 17-Mar-2025
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	28-Feb-2025 Yes	28-Feb-2025 Yes	17-Mar-2025 Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 28-Aug-2022	At par on 28-Nov-2022	At par on 17-Dec-2022
16	Subsequent call dates, if applicable	At par on each February, May, August, and November 28, commencing August 28, 2022 up to and excluding the maturity date	At par on each February, May, August, and November 28, commencing November 28, 2022 up to and excluding the maturity date	At par on each March, June, September, and December 17, commencing December 17, 2022 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.00%	1.85%-2.50%	2.00%-3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Cumulative	No Cumulative	No Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
29	Write-down feature	No	No	No
	If write-down, write-down trigger (s)	-		
29 30 31	If write-down, full or partial			
30	If write-down, permanent or temporary			
30 31 32 33	If temporary write-down, description of write-			
30 31 32 33 34	If temporary write-down, description of write- down mechanism			
30 31 32 33 34	If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
30 31 32 33 34	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 34 34a	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
30 31 32 33 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
30 31 32 33 34 34 34a	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify			
30 31 32 33 34 34a 35 36 37	If temporary write-down, description 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 No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
30 31 32 33 34 34a 34a 35 36 37	If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GNQ6	06368GNR4	06368GNS2
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	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 4	USD 33.397	USD 30
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	7-Apr-2022	12-Apr-2022	14-Apr-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 7-Apr-2032	Dated 12-Apr-2024	Dated 14-Apr-2025
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 7-Apr-2024	At par on 12-Oct-2022	At par on 14-Oct-2022
16	Subsequent call dates, if applicable	At par on each January, April, July, and October 7, commencing April 7, 2024 up to and excluding the maturity date	At par on each January, April, July, and October 12, commencing October 12, 2022 up to and excluding the maturity date	At par on each January, April, July, and October 14, commencing October 14, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed	Fixed
18 19	Existence of a dividend stopper	4.00% No	3.00% No	3.40%
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 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	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 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism	Evenention from sub-sub-sub-	Evenention from sub-sub-sub-	Evenention from sub-sub-sub-
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
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supprement to base shell Prospectus (II applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		1	1	1

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GNT0	06368GNV5	06368GNW3
2	for private placement)	06368GN10	06368GNV5	06368GINVV3
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 15		USD 15
10	Accounting classification Original date of issuance / Settlement	Liability - fair value option	Liability - fair value option	Liability - fair value option 31-Mar-2022
11 12	Original date of issuance / Settlement Perpetual or dated	14-Apr-2022 Dated	31-Mar-2022 Dated	31-Mar-2022 Dated
12	Original maturity date / Final maturity	14-Apr-2027	31-Mar-2027	31-Mar-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Apr-2023	At par on 31-Mar-2024	At par on 31-Mar-2023
16	Subsequent call dates, if applicable	At par on each April and October 14, commencing April 14, 2023 up to and excluding the maturity date	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2024 up to and excluding the maturity date	At par on each March 31, June 30, September 30, and December 31, commencing March 31, 2023 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	3.75%	3.75%	3.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
20		mandatory	indiractory	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 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			ļ
24	If temporary write-down, description of write-			
34	down mechanism Type of subordination	Exemption from subordination	Exemption 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	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368GNT0	Final Terms - CUSIP: 06368GNV	Final Terms - CUSIP: 06368GNW

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GPT8	06368GQ67	06368GQN0
		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 Means by which enforceability requirement of Section 13	of Canada applicable therein	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)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument Accounting classification	USD 8 Liability - fair value option	USD 20.132 Liability - fair value option	USD 3 Liability - fair value option
10	Original date of issuance / Settlement	20-Apr-2022	25-Apr-2022	28-Apr-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Apr-2026	25-Apr-2024	28-Apr-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Apr-2023	At par on 25-Apr-2023	At par on 28-Oct-2022
16	Subsequent call dates, if applicable	At par on each April and October 20, commencing April 20, 2023 up to and excluding the maturity date	At par on each April and October 25, commencing April 25, 2023 up to and excluding the maturity date	At par on each April and October 28, commencing October 28, 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	3.65% No	3.125% No	3.80% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 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, 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		<u> </u>	
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Desition in subardination biographic in the task of the			
25	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368GQ67	

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GQZ3	06368GQE0	06368D2C7
~ ~		000000025	00000000	00000201
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	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 4	USD 5.883	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	28-Apr-2022	29-Apr-2022	2-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	28-Apr-2027 Yes	29-Apr-2025 Yes	2-May-2027 Yes
14	Optional call date, contingent call dates and	163		
15	redemption amount / Initial maturity	At par on 28-Oct-2022	At par on 29-Apr-2023	02-May-23
16	Subsequent call dates, if applicable	At par on each April and October 28, commencing October 28, 2022 up to and excluding the maturity date	At par on each January, April, July and October 29, commencing April 29, 2023 up to and excluding the maturity date	Each May and November 2, commencing May 2, 2023 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed 4.10%	Fixed 3.45%	Fixed Zero Coupon, 4.21%
18 19	Coupon rate and any related index Existence of a dividend stopper	4.10%	3.45% No	No
	Fully discretionary, partially discretionary or		110	
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative		Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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 If write-down, write-down trigger (s)	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism	-		
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
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	MTN Prospectus	MTN Prospectus	
	Prospectus	WITH FIUSPecius		
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000000000	0000000000	00000001.7
2	for private placement)	06368D2E3	06368D2K9	06368D2L7
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/A
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	USD 50	22
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-May-2022		10-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-May-2024	9-May-2025	10-May-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Aug-2022	At par on 9-Aug-2022	N/A
16	Subsequent call dates, if applicable	At par on each February, May, August and November 2, commencing August 2, 2022 up to and excluding the maturity date	At par on each February, May, August and November 9, commencing August 9, 2022 up to and excluding the maturity date	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.50%-3.60%		3M BA + 10bps
19	Existence of a dividend stopper	No	No	No
15	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D2E3	Final Terms - CUSIP: 06368D2K9	Final Terms - CUSIP: 06368D2L7

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2		06268D2\/5	06368D3W2	06268D2V0
2	for private placement)	06368D2V5	06368D2W3	06368D2Y9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
ļ	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
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	• • • • •	NI/A	NI/A	NI/A
	millions, as of most recent reporting date)	N/A 6.062	N/A	N/A
9	Par value of instrument	6.062	3.86	
10	Accounting classification	Liability - fair value option	Liability - fair value option 13-May-2022	Liability - fair value option 18-Mav-2022
11	Original date of issuance / Settlement	13-May-2022	· · · · · · · · · · · · · · · · · · ·	
12	Perpetual or dated	Dated	Dated 12 May 2027	Dated
13	Original maturity date / Final maturity	13-May-2027	13-May-2027	18-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 13-May-2023	At par on 13-May-2023	At par on 18-May-2023
16	Subsequent call dates, if applicable	At par on each May and November 13, commencing May 13, 2023 up to and excluding the maturity date	At par on each May and November 13, commencing May 13, 2023 up to and excluding the maturity date	At par on each May and November 18, commencing May 18, 2023 up to and excluding the maturity date
Í	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.00%-5.00%	4.15%-5.00%	4.20%-4.65%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29		N/A	N/A	N/A
	into Write-down feature	N/A No	NA	N/A No
30	Write-down feature			
31 32	If write-down, write-down trigger (s) If write-down, full or partial		l	1
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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 Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Billo	Divid
2	for private placement)	06368D3D4	06368D3E2	06368D3F9
2	for private placement)	00300D3D4	00300D3L2	00306D3F9
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	O an terra et und	Operational	Operational
	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	4		USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-May-2022	25-May-2022	25-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-May-2029	25-May-2026	25-May-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-May-2023	At par on 25-Aug-2022	At par on 25-Aug-2022
16	Subsequent call dates, if applicable	At par on each May and November 20, commencing May 20, 2023 up to and excluding the maturity date	At par on each May and November 25, commencing August 25, 2022 up to and excluding the maturity date	At par on each May and November 25, commencing August 25, 2022 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed	Fixed	Fixed 4.30%-4.60%
18 19	Existence of a dividend stopper	4.40%-5.00% No	4.30%-4.60% No	4.30%-4.60% No
19	Fully discretionary, partially discretionary or	INO	110	
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
21	a convertible, manuatory or optional conversion	1.1/2 5	1 1/7 1	
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-			
34	down 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D3D4	Final Terms - CUSIP: 06368D3E2	Final Terms - CUSIP: 06368D3F9

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0000000000	000000.400	0000000404
2	for private placement)	06368D4N1	06368D4P6	06368D4Q4
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	NI/A	N1/A	N1/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	1.43		USD 1.305
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jun-2022	20-Jun-2022	16-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jun-2027	20-Jun-2027	16-Jun-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Jun-2023	At par on 20-Jun-2023	At par on 16-Jun-2023
16	Subsequent call dates, if applicable		At par on each June and December 20, commencing June 20, 2023 up to and excluding the maturity date	At par on each June and December 16, commencing June 16, 2023 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	4.50%-5.00%	4.30%-5.00%	4.30%-4.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mana da ta mi	NA-malada a c	N da u ala da una
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		1	
32	If write-down, full or partial		1	
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
25	Position in subordination hierarchy in liquidation (specify	Pari pagu to Doposit Lishilitias	Pari pagu to Doposit Lishilitia-	Pari papu to Doposit Liskilities
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	Non-compliant transitioned features If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Torme CLISID: 06269D4N1	Final Terms - CUSIP: 06368D4P6	Final Torme CLISIE: 06269D404

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		2	2
2	for private placement)	06368D4R2	06368GR74	06368GRY5
3	Coversing 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 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	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	N/A	N/A	N/A
8	millions, as of most recent reporting date) Par value of instrument	USD 2.175	USD 18.795	USD 21.022
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Jun-2022	10-May-2022	13-May-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	16-Jun-2027	10-May-2024	13-May-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Jun-2023	At par on 10-May-2023	At par on 13-Nov-2022
16	Subsequent call dates, if applicable	At par on each June and December 16, commencing June 16, 2023 up to and excluding the maturity date	At par on each February, May, August and November 10, commencing May 10, 2023 up to and excluding the maturity date	At par on each February, May, August and November 13, commencing November 13, 2022 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17	Coupon rate and any related index	4.10%-4.50%	3.00%-4.00%	4.15%
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 Non-convertible	Cumulative Non-convertible
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	N/A	N/A
24	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			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
	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 Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	• • •			
	Prospectus		MTN Prospectus	MTN Prospectus
	• • •		MTN Prospectus <u>MTN Prospectus Supplement</u>	MTN Prospectus <u>MTN Prospectus Supplement</u>

	sures Of Regulatory Capital Instruments			
	sexcept as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GUN5	06368GUP0	06368GUQ8
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
° 9	Par value of instrument	USD 11.759	USD 4.647	USD 18.394
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Jun-2022	17-Jun-2022	16-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Dec-2023	17-Jun-2024	16-Dec-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Dec-2022	At par on 17-Dec-2022	At par on 16-Mar-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 16, commencing December 16, 2022 up to and excluding the maturity date	At par on each March, June, September and December 17, commencing December 17, 2022 up to and excluding the maturity date	At par on each March, June, September and December 16, commencing March 16, 2023 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	3.15% No	3.50% No	4.00% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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
57	Prospectus / Base Shelf Prospectus / Short Form			
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
		MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			0000001/00
2	for private placement)	06368GV38	06368GVB0	06368GVC8
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	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in	NIA	NIA	N1/A
8	millions, as of most recent reporting date) Par value of instrument	N/A USD 10	N/A USD 25.466	N/A USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
10	Original date of issuance / Settlement	14-Jun-2022	10-Jun-2022	15-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	14-Jun-2027	10-Jun-2024	15-Jun-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 14-Jun-2023	At par on 10-Dec-2022	At par on 15-Dec-2022
16	Subsequent call dates, if applicable	At par on each June and December 14, commencing June 14, 2023 up to and excluding the maturity date	At par on each June and December 10, commencing December 10, 2022 up to and excluding the maturity date	At par on each June and December 15, commencing December 15, 2022 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	4.15%	3.60%	4.50%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21 22	Existence of a step up or other incentive to redeem	No Cumulative	No Cumulative	No Cumulative
22	Noncumulative or cumulative 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-			
34	down 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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
		MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1	Pricing Supplement (if applicable)			

	ures Of Regulatory Capital Instruments except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Billo	BNIO	BNIC
2	for private placement)	06368GVD6	06368GVX2	06368GVZ7
	loi private pracementy	00000120	0000007712	00000121
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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 1.895	USD 7.34	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Jun-2022	30-Jun-2022	30-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	15-Dec-2025	30-Jun-2027	29-Dec-2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Dec-2022	At par on 30-Jun-2023	At par on 30-Dec-2022
16	Subsequent call dates, if applicable	At par on each March, June, September and December 15, commencing December 15, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing June 30, 2023 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing December 30, 2022 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	4.00%	5.00%	3.75%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism	Examption from subardination	Examption from subardiration	Examption from subardination
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
30	If yes, specify non-compliant features	N/A	N/A	N/A
		19/73		
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
		INTIN FIUSPECIUS	INTIN FIUSPECIUS	INTIN FIUSPECIUS
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	tures Of Regulatory Capital Instruments			
	s except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368GW29	06368GWE3	06368GWF0
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
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 17	USD 37	USD 25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Jun-2022	13-Jul-2022	30-Jun-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	28-Jun-2024	15-Oct-2024	30-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-Dec-2022	At par on 13-Jan-2023	At par on 30-Sep-2022
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing December 30, 2022 up to and excluding the maturity date	At par on each January, April, July and October 13, commencing January 13, 2023 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing September 30, 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	4.10% No	4.00% No	4.25% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Evistance of a stan up as other incentive to redeem	No	No	No
21 22	Existence of a step up or other incentive to redeem 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 33	If write-down, full or partial If write-down, permanent or temporary			
34	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pori populto Depositi Listalitis	Pari popul to Dependit Link With	Pori poou to Depende Lista Miles
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
30	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	sures Of Regulatory Capital Instruments			
(\$ millions	sexcept as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	0626901///46	0636801/1/12	06268030/0
2	for private placement)	06368GWH6	06368GWJ2	06368GWK9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13	or earlaad approable areform		
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9 10	Par value of instrument	USD 3 Liability - fair value option	USD 9.816 Liability - fair value option	USD 54 Liability - fair value option
10	Accounting classification Original date of issuance / Settlement	29-Jun-2022	13-Jul-2022	15-Jul-2022
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Sep-2023	13-Jul-2028	15-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Dec-2022	At par on 13-Jul-2023	At par on 15-Jul-2023
16	Subsequent call dates, if applicable	At par on December 29, 2022, March 29, 2023 and June 29, 2023	At par on each January, April, July and October 13, commencing July 13, 2023 up to and excluding the maturity date	At par on each January, April, July and October 15, commencing July 15, 2023 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	3.40% No	5.00% No	4.50% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative		Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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 32	If write-down, write-down trigger (s) If write-down, full or partial		<u> </u>	
32	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designed to Descett 11 199		
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
36	If yes, specify non-compliant features	N/A	N/A	N/A
57	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Propriotus Supplement	MTN Broopportug Supplement
	Supplement to Base Shelf Prospectus (if applicable) Pricing Supplement (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368GX93	06368GXM4	06368GXJ1
2		003086793	0030803/04	003080731
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
5	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 N/A	N/A N/A
5 6	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	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 11.739	USD 17	USD 21
10	Accounting classification	Liability - fair value option 18-Jul-2022	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	18-Jul-2022 Dated	26-Jul-2022 Dated	29-Jul-2022 Dated
12	Original maturity date / Final maturity	18-Oct-2023	26-Jul-2024	29-Jul-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Oct-2022	At par on 26-Oct-2022	At par on 29-Jul-2023
16	Subsequent call dates, if applicable	At par on each January, April, July and October 18, commencing October 18, 2022 up to and excluding the maturity date	At par on each January, April, July and October 26, commencing October 26, 2022 up to and excluding the maturity date	At par on each January, April, July and October 29, commencing July 29, 2023 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	3.80% No	4.00%	4.50% No
19	Fully discretionary, partially discretionary or	INO		
20	mandatory	Mandatory	Mandatory	Mandatory
	·			
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	If convertible, fully or partially	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 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)		ļ	
32	If write-down, full or partial		l	l
33 34	If write-down, permanent or temporary If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement
		INTER FIOSPECIUS Supplement	INTIN FIUSPECIUS Supplement	INTER FOSPECIUS Supplement
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368GXM	

S million	tures Of Regulatory Capital Instruments s except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Dino	Dino	Dirio
2	for private placement)	06368GY43	06368D7B4	06368D7X6
		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 Means by which enforceability requirement of Section 13	of Canada applicable therein	Canada applicable therein	of Canada applicable therein
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	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 3		USD 0.655
-				Liability - fair value option
10	Accounting classification	Liability - fair value option 29-Jul-2022	Liability - fair value option 2-Aug-2022	
11 12	Original date of issuance / Settlement			12-Aug-2022 Dated
	Perpetual or dated	Dated 29-Jul-2027	Dated 2-Aug-2025	
13	Original maturity date / Final maturity		2-Aug-2025	12-Aug-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 29-Jul-2023	At par on 2-Aug-2023	At par on 12-Aug-2023
		At par on each January, April,		
16	Subsequent call dates, if applicable	July and October 29, commencing July 29, 2023 up to and excluding the maturity date	At par on each February and August 2, commencing Aug 2, 2023 up to and excluding the maturity date	At par on each February and August 12, commencing Aug 12, 2023 up to and excluding the maturity date
	Coupons/dividends	July and October 29, commencing July 29, 2023 up to and excluding the maturity date	2, commencing Aug 2, 2023 up to and excluding the maturity date	August 12, commencing Aug 12, 2023 up to and excluding the maturity date
17	Coupons/dividends Fixed or floating dividend/coupon	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88%	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55%	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.15%
17	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed
17 18	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88%	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55%	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.15%
17 18 19 20	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory
17 18 19 20 21	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No
17 18 19 20 21 22	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 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	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible	August 12, commencing Aug 12 2023 up to and excluding the maturity date Fixed 4.159 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)	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A	August 12, commencing Aug 12 2023 up to and excluding the maturity date Fixed 4.159 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	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 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	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 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 28 29	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 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	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 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	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 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 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down, write-down trigger (s) If write-down, full or partial	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 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 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, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write-	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative N/A N/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% 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	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 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
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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)	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A P/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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)	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A P/A N/A N/A N/A	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.159 No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) 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	July and October 29, commencing July 29, 2023 up to and excluding the maturity date Fixed 4.88% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	2, commencing Aug 2, 2023 up to and excluding the maturity date Fixed 4.55% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A P/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N	August 12, commencing Aug 12, 2023 up to and excluding the maturity date Fixed 4.15% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Subsection from subordination Pari pasu to Deposit Liabilities No

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368D7Y4	06368D8L1	06368D8R8
3	Coversing low/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 Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
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 0.7	0.035	3.25
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Aug-2022	°	2-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13 14	Original maturity date / Final maturity Issuer call subject to prior supervisory approval	12-Aug-2025 Yes	19-Aug-2027 Yes	2-Sep-2025 Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 12-Aug-2023	At par on 19-Aug-2023	At par on 2-Sep-2023
		At par on each February and August 12, commencing Aug 12, 2023 up to and excluding the	At par on each February and August 19, commencing Aug 19, 2023 up to and excluding the	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the
16	Subsequent call dates, if applicable Coupons/dividends	maturity date	maturity date	maturity date
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.25%	4.65%	4.70%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
	,			
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pari pagu ta Dangait Liakiliti	Pori poou to Donasit Lishiliti	Dari pagu ta Dangait Liakiliti
35 36	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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D7Y4	Final Terms - CUSIP: 06368D8L1	Final Terms - CUSIP: 06368D8R8

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2		062690986	062680874	062680811
2	for private placement)	06368D8S6	06368D8T4	06368D8U1
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	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
	• • • • •	N/A	NI/A	NI/A
8	millions, as of most recent reporting date)	N/A USD 0.125	N/A USD 0.698	N/A 0.507
9	Par value of instrument	USD 0.125 Liability - fair value option	Liability - fair value option	0.507 Liability - fair value option
10	Accounting classification	Liability - fair value option 2-Sep-2022	· · ·	Liability - fair value option 2-Sep-2022
11	Original date of issuance / Settlement		2-Sep-2022	
12	Perpetual or dated	Dated 2 Son 2025	Dated 2 Son 2025	Dated 2 Son 2025
13 14	Original maturity date / Final maturity	2-Sep-2025 Yes	2-Sep-2025 Yes	2-Sep-2025 Yes
14	Issuer call subject to prior supervisory approval	res		res
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 2-Sep-2023	At par on 2-Sep-2023	At par on 2-Sep-2023
16	Subsequent call dates, if applicable	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing Sep 2, 2023 up to and excluding the maturity date	At par on each March and September 2, commencing Sep 2, 2023 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	4.25%	4.40%	4.55%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
20		N/A	ΝΙ/Δ	N/A
29	Into	N/A No	N/A	N/A No
30	Write-down feature		No	
31 32	If write-down, write-down trigger (s) If write-down, full or partial		l	<u> </u>
32	If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	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 Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368D8S6	Final Terms - CUSIP: 06368D8T4	Final Terms - CUSIP: 06368D8U1

	ures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	lssuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	062680.3341	0626907100	063680776
2	for private placement)	06368GYW1	06368GZW0	06368GZY6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
/	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 18	USD 40	USD 5.871
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	12-Aug-2022	18-Aug-2022	29-Aug-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	12-May-2025	°	29-Aug-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 12-Feb-2023	At par on 18-Aug-2027	At par on 28-Feb-2023
16	Subsequent call dates, if applicable	At par on each February, May, August and November 12, commencing Feb 12, 2023 up to and excluding the maturity date	At par on each August 18, commencing Aug 18, 2027 up to and excluding the maturity date	At par on last calendar day of February, May 29, August 29, November 29, commencing February 28, 2023 up to and excluding the maturity date
	Coupons/dividends		E . 1	
17	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.00%	Fixed 4.42%	Fixed 4.05%
18 19	Existence of a dividend stopper	4.00%	4.42%	4.05%
15	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	lf write-down, full or partial			
33	If write-down, permanent or temporary			
24	If temporary write-down, description of write- down mechanism			
34 34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
34d	Type of suborullation			
	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	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
	Pricing Supplement (if applicable)			
1	Pricing Supplement (if applicable)	Einel Terme CUEID: 06368CVM	Final Tarma CUSID: 06269CZW	Final Terms - CUSIP: 06368GZY6

	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	062681 41/8	062681 4.72	062681 470
2	for private placement)	06368LAV8	06368LAY2	06368LAZ9
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			
За	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	5		0.66
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	29-Sep-2022	23-Sep-2022	23-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	29-Sep-2027	23-Sep-2027	23-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 29-Sep-2023	At par on 23-Sep-2023	At par on 23-Sep-2023
16	Subsequent call dates, if applicable		At par on each March and September 23, commencing Sep 23, 2023 up to and excluding the maturity date	At par on each March and September 23, commencing Sep 23, 2023 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	5.05%	5.00%	4.80%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20		mandatory	inditidationy	manaatory
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 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write- down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
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 Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LBA3	06368LBB1	06368LBF2
-		0000020/0	0000022221	
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	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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.8	2.26	5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	22-Sep-2022	22-Sep-2022	27-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	22-Sep-2027	22-Sep-2027	27-Sep-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Sep-2023	At par on 22-Sep-2023	At par on 27-Sep-2023
16	Subsequent call dates, if applicable		At par on each March and September 22, commencing Sep 22, 2023 up to and excluding the maturity date	At par on each March and September 27, commencing Sep 27, 2023 up to and excluding the maturity date
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.02%	5.25%	5.20%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	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 33	If write-down, full or partial If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism	Examption from outparting the	Examplian from automation	Examption from automatic star
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 N/A	No N/A	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LBA3	Final Terms - CUSIP: 06368LBB1	Final Terms - CUSIP: 06368LBF2

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LBL9	06368LBT2	06368LBU9
	···· p······ p·······,			
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type Amount recognised in regulatory capital (Currency in	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	2.5	4	6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	7-Oct-2022	14-Oct-2022	14-Oct-2022
12	Perpetual or dated	Dated 7.0-t 2025	Dated 14 Oct 2000	Dated
13	Original maturity date / Final maturity	7-Oct-2025	14-Oct-2032	14-Oct-2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 7-Oct-2023	At par on 14-Oct-2023	At par on 14-Oct-2023
		At par on each April and October	At par on each April and October 14, commencing Oct 14, 2023 up	
16	Subsequent call dates, if applicable Coupons/dividends	7, commencing Oct 7, 2023 up 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	5.00%	5.40%	5.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	indicatory	Mandatory	indiducity	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
25	If convertible, tully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
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 33	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
5-10				
25	Position in subordination hierarchy in liquidation (specify	Designees to Descett 11 1 199		
35 36	instrument type immediately senior to instrument) Non-compliant transitioned features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)		Final Terms - CUSIP: 06368LBT2	Final Tarma CHOD: 002001 DHO

	ures Of Regulatory Capital Instruments except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06374V2B1	06374V2C9	06374V3A2
2	ior private pracementy	000147201	000147203	0001410/12
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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 2	USD 10	USD 14
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Aug-2022	18-Aug-2022	2-Sep-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Aug-2027	18-Aug-2025	2-Sep-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Aug-2023	At par on 18-Feb-2023	At par on 2-Jun-2023
16	Subsequent call dates, if applicable	At par on the last calendar day of February, May, August and November of each year, commencing Aug 31, 2023 up to and excluding the maturity date	At par on each February, May, August and November 18, commencing Feb 18, 2023 up to and excluding the maturity date	At par on each March, June, September and December 2, commencing Jun 2, 2023 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	4.50%	4.20%	4.35%
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 If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
I T	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
1	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
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	ures Of Regulatory Capital Instruments			
	except as noted)	regulatory capital	regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374V4Q6	06374V4R4	06374V4W3
2		0001+1+00	00014144	0001414110
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type	N/A Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 24	USD 24.696	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	15-Sep-2022	21-Sep-2022	19-Sep-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 15-Dec-2023	Dated 21-Sep-2027	Dated 19-Sep-2025
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 15-Mar-2023	At par on 21-Sep-2023	At par on 19-Mar-2023
16	Subsequent call dates, if applicable	At par on March 15, 2023, June 15, 2023 and September 15, 2023	At par on each March and September 21, commencing Sep 21, 2023 up to and excluding the maturity date	At par on each March and September 19, commencing Mar 19, 2023 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 4.00%	Fixed 5.00%	Fixed 4.75%
18	Existence of a dividend stopper	4.00%	No 5.00%	4.75%
-15	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21 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	N/A N/A
27	n convertible, manualory or optional conversion	IN/ <i>I</i> N		
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 33	If write-down, full or partial		l	
33	If write-down, permanent or temporary If temporary write-down, description of write-		1	
34	down 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 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A
57	Prospectus / Base Shelf Prospectus / Short Form			
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Prospectus Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus	MTN Prospectus	MTN Prospectus
		MTN Prospectus <u>MTN Prospectus Supplement</u>	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

	sures Of Regulatory Capital Instruments			
(\$ millions	except as noted)	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	lssuer	ВМО	BMO	ВМО
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier			
2	for private placement)	06374V5E2	06374V5V4	06374V6P6
			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	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
За	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	Contractual	Contractadi	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 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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.759	USD 36.591	USD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Sep-2022	30-Sep-2022	30-Sep-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 20-Sep-2024	Dated 30-Sep-2025	Dated 30-Sep-2027
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Dec-2022	At par on 30-Mar-2023	At par on 30-Sep-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 20, commencing Dec 20, 2022 up to and excluding the maturity date	At par on each March, June, September and December 30, commencing Mar 30, 2023 up to and excluding the maturity date	At par on each March and September 30, commencing Sep 30, 2023 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	4.25% No	5.00% No	5.25% No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism	Examplian from subardination	Examplian from automatication	Examplian from automatication
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
35		No	No	No
35 36	Non-compliant transitioned features			N/A
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	
36	If yes, specify non-compliant features		N/A MTN Prospectus	MTN Prospectus
36 37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A		

	tures Of Regulatory Capital Instruments			
	sexcept as noted)	regulatory capital	Included in TLAC not included in regulatory capital	Included in TLAC not included in regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06374VAE6	06374VB62	06374VBP0
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment	Contractual	Contractual	Contractual
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6 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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5.234	USD 19.818	USD 2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 20-Oct-2022	Liability - fair value option 28-Oct-2022	Liability - fair value option 31-Oct-2022
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Oct-2025	28-Oct-2027	31-Oct-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Apr-2023	At par on 28-Oct-2023	At par on 30-Apr-2023
16	Subsequent call dates, if applicable	At par on each April and October 20, commencing Apr 20, 2023 up to and excluding the maturity date		At par on each April 30 and October 31, commencing Apr 30, 2023 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.40%	Fixed 6.00%	Fixed 5.25%
19	Existence of a dividend stopper	No	No 0.00 /8	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
20	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)			
31 32 33	If write-down, full or partial If write-down, permanent or temporary			
32 33	If write-down, full or partial			
32 33 34	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
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	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 Pari pasu to Deposit Liabilities No	Exemption from subordination Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
32 33 34 34a 35 36 37	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
32 33 34 34a 35 36 37	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
32 33 34 34a 35 36 37	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A

2 for private placement) 3 Governing law(s) of the Means by which enforce of the TLAC Term Sheet is instruments governed by Regulatory treatment 4 Transitional Basel III 5 Post-transitional Basel (is) Eligible at solo/group 7 Instrument type Amount recognised in re- millions, as of most recer 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity dat 14 Issuer call subject to priving 0 Optional call date, co 15 redemption amount / Iniving 0 Fixed or floating diving 14 Issuer call subject to priving 15 redemption amount / Iniving 16 Subsequent call date, co 17 Fixed or floating diving 18 Coupons/dividends 17 Fixed or floating diving 18 Coupon rate and any 19 Existence of a step u 20 mandatory 21 Existence of a step u 22				
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2 for private placement) 3 Governing law(s) of the Means by which enforce of the TLAC Term Sheet is instruments governed by Regulatory treatment 4 Transitional Basel III 5 Post-transitional Basel 6 Eligible at solo/group 7 Instrument type Amount recognised in re- millions, as of most recer 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity dat 14 Issuer call subject to prior 15 redemption amount / Inional call date, coll 16 Subsequent call date 17 Fixed or floating divit 18 Coupon rate and any 19 Existence of a divide 17 Fixed or floating divit 18 Coupon rate and any 19 Existence of a step u 20 mandatory 21 Existence of a step u 22 Noncumulative or cu 23 Convertible, conve 24 If convertible, specifi	eg CUSIP, ISIN, or Bloomberg identifier	вию	BMO	BMO
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34 down mechanism 34a Type of subordination Position in subordinatio 35 instrument type immedia 36 Non-compliant transitio 37 If yes, specify non-comp Prospectus / Base Shelf I	full or partial permanent or temporary y write-down, description of write-			
34a Type of subordination Position in subordinatio 9 35 instrument type immedia 36 Non-compliant transitio 37 If yes, specify non-comp Prospectus / Base Shelf I	,e uown, acscription of write-			
Position in subordinatio 35 instrument type immedia 36 Non-compliant transitio 37 If yes, specify non-comp Prospectus / Base Shelf I		Exemption from subordination	Exemption from subordination	Exemption from subordination
36 Non-compliant transitio 37 If yes, specify non-comp Prospectus / Base Shelf I	on			
37 If yes, specify non-comp Prospectus / Base Shelf I	ination hierarchy in liquidation (specify		Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
Prospectus / Base Shelf	ination hierarchy in liquidation (specify mediately senior to instrument)	Pari pasu to Deposit Liabilities	1007	No
	ination hierarchy in liquidation (specify mediately senior to instrument) nsitioned features	No		NI/A
Supplement to Base She	ination hierarchy in liquidation (specify mediately senior to instrument) nsitioned features	No N/A	N/A	N/A
Pricing Supplement (if a	ination hierarchy in liquidation (specify mediately senior to instrument) nsitioned features compliant features	No		N/A

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LCT1	06368LCX2	06368LDB9
	To private pracementy	00002011	00000207/2	000022280
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	3.2017		USD 6.7
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 12	Original date of issuance / Settlement Perpetual or dated	1-Nov-2022 Dated	1-Nov-2022 Dated	2-Nov-2022 Dated
12	Original maturity date / Final maturity	Dated 1-Nov-2027	Dated 1-Nov-2027	Dated 2-Nov-2025
13	Issuer call subject to prior supervisory approval	Yes	Yes	2-1NOV-2025 Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 1-Nov-2023	At par on 1-Nov-2023	At par on 2-Nov-2023
16	Subsequent call dates, if applicable	At par on each May and November 1, commencing Nov 1, 2023 up to and excluding the maturity date	November 1, commencing Nov	At par on each May and November 2, commencing Nov 2, 2023 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	5.60%-6.20%	5.45%-6.00%	6.00%
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	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
20	If convertible, mandatory or optional conversion	N/A	N/A	N/A N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)			

	ures Of Regulatory Capital Instruments except as noted)			
		Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	ВМО	BIMO
2	for private placement)	06368LDC7	06368LDH6	06368LDJ2
2		00300EDC7	00000EDI10	003002232
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
5	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 Instrument		
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 1.17	USD 0.2	USD 2.2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	2-Nov-2022	8-Nov-2022	8-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	2-Nov-2025	8-Nov-2024	8-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 2-Nov-2023	At par on 8-Nov-2023	At par on 8-Nov-2023
16	Subsequent call dates, if applicable	At par on each May and November 2, commencing Nov 2, 2023 up to and excluding the maturity date	At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date	At par on each May and November 8, commencing Nov 8, 2023 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		5.50%-5.60%	5.25%-5.50%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Man data mi	NA	NA
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
24	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	-	-	-
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
ə4d	Type of suborulination			
	Position in subordination hierarchy in liquidation (specify			
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LDC7	Final Terms - CUSIP: 06368LDH	Final Terms - CUSIP: 06368LDJ2

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LDK9	06368LDL7	06368LDM5
2		OOOOCEDRO	000002221	00000EDING
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 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 Instrument		
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.945	0.259	10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	8-Nov-2022	8-Nov-2022	15-Nov-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	8-Nov-2025	8-Nov-2025 Yes	15-Nov-2035
14	Issuer call subject to prior supervisory approval	Yes	100	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 8-Nov-2023	At par on 8-Nov-2023	48533
16	Subsequent call dates, if applicable	At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date	At par on each May and November 8, commencing Nov 8, 2023 up to and excluding the maturity date	Each May and November 15, commencing November 15, 2032 up to and exicuding the maturity date.
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.45%		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or	Mandaton	Mondoton	Mandatory
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
35 36	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities
37	Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	NO N/A	NO N/A	No N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LDKs	Final Terms - CUSIP: 06368LDL7	Final Terms - CUSIP: 06368LDM

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LDR4	06368LDS2	06368LDT0
2	for private procenterty	COCOEDICI		COCCED TO
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A	N1/A	N1/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			
	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	5.144		2
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 17-Nov-2022	Liability - fair value option 17-Nov-2022	Liability - fair value option 15-Nov-2022
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	17-Nov-2027	17-Nov-2027	15-Nov-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 17-Nov-2023	At par on 17-Nov-2023	At par on 15-Nov-2023
16	Subsequent call dates, if applicable		At par on each May and November 17, commencing Nov 17, 2023 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	5.50%-7.00%	5.25%-7.00%	6.01%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	mandatory	Mandatory	Manualory	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	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			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31 32	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34a ⁻	Type of subordination Position in subordination hierarchy in liquidation (specify	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
:	Supplement to Base Shelf Prospectus (if applicable)			
1	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LDR4	Final Terms - CUSIP: 06368LDS2	Final Terms - CUSIP: 06368LDT0

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LDY9	06368LEJ1	06368LEK8
			000002201	COOR CONTRACTOR CONTRACT
3	Coverning low/c) 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 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 N/A	N/A N/A
5	Post-transitional Basel III rules Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	0.4	0.15	
10 11	Accounting classification	Liability - fair value option 18-Nov-2022	Liability - fair value option	Liability - fair value option 1-Dec-2022
11	Original date of issuance / Settlement Perpetual or dated	Dated	1-Dec-2022 Dated	Dated
12	Original maturity date / Final maturity	18-Nov-2029	1-Dec-2027	1-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Nov-2023	At par on 1-Dec-2023	At par on 1-Dec-2023
16	Subsequent call dates, if applicable	At par on each May and November 18, commencing Nov 18, 2023 up to and excluding the maturity date		At par on each June and December 1, commencing Dec 1, 2023 up to and excluding the maturity date
	Coupons/dividends			
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.70%	Fixed 5.50%	Fixed 5.25%
18	Existence of a dividend stopper	No 5.70%	No 5.50%	No
15	Fully discretionary, partially discretionary or		110	110
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
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	lf yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LDYS	Final Terms - CUSIP: 06368LEJ1	Final Terms - CUSIP: 06368LEK8

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06368LFH4	06368LFR2	06368LFU5
		00300El 114		
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)	Contractual	Contractual	Contractual
	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
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		
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	20.25		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	16-Dec-2022	22-Dec-2022	23-Dec-2022
12	Perpetual or dated	Dated	Dated 22 Dec 2027	Dated
13	Original maturity date / Final maturity	16-Dec-2025		23-Dec-2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 16-Dec-2023	At par on 22-Dec-2023	At par on 23-Dec-2023
16	Subsequent call dates, if applicable	At par on each June and December 16, commencing Dec 16, 2023 up to and excluding the maturity date	N/A	At par on each June and December 23, commencing Dec 23, 2023 up to and excluding the maturity date
	Coupons/dividends	i		
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 5.15%	Fixed-Floating 7.25%	Fixed 5.45%
18	Existence of a dividend stopper	5.15% No	No 7.23%	5.45%
15	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24	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, 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	N1/A	NI/A	NI/A
	into Write-down feature	N/A No	N/A No	N/A No
30 31	Write-down feature If write-down, write-down trigger (s)			
31	If write-down, write-down trigger (s) If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
-	down mechanism		-	
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	Position in subordination hierarchy in liquidation (specify			
	instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No N/A	No N/A	No N/A
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LFH4	Final Terms - CUSIP: 06368LFR2	Final Terms - CUSIP: 06368LFU5

	ures Of Regulatory Capital Instruments except as noted)			
1	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier		BMO	
2	for private placement)	06368LFV3	06368LFW1	06368LFX9
		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 Means by which enforceability requirement of Section 13	of Canada applicable therein	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)	Contractual	Contractual	Contractual
	Regulatory treatment	N1/A		N1/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	6	USD 0.42	USD 0.28
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	23-Dec-2022		22-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	23-Dec-2029		22-Dec-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 23-Dec-2023	At par on 22-Dec-2023	At par on 22-Dec-2023
16	Subsequent call dates, if applicable		At par on each June and December 22, commencing Dec 22, 2023 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		5.25%-5.75%	5.50%-6.00%
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 N/A
25	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
26 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
		IN/A	N/A	IN/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32 33	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
36	Non-compliant transitioned features	No	No	No
36	If yes, specify non-compliant features	N/A	N/A	N/A
	Prospectus / Base Shelf Prospectus / Short Form Prospectus			
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LFV3	Final Terms - CUSIP: 06368LFW	Final Terms - CUSIP: 06368LFX9

	ures Of Regulatory Capital Instruments except as noted)			
1	lssuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	Bino	Billo	Billo
2	for private placement)	06368LFY7	06368LFZ4	06368LGY6
_				
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
0	Amount recognised in regulatory capital (Currency in	NIA	N1/A	N1/A
<u> </u>	millions, as of most recent reporting date)	N/A 0.201	N/A 0.01	N/A USD 0.25
-	Par value of instrument			
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 22-Dec-2022	Liability - fair value option 22-Dec-2022	Liability - fair value option 13-Jan-2023
11	Perpetual or dated	Dated	Dated	Dated
12	Original maturity date / Final maturity	22-Dec-2025		
13	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14	issuer call subject to prior supervisory approval	Tes	Tes	fes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 22-Dec-2023	At par on 22-Dec-2023	At par on 13-Jan-2024
16	Subsequent call dates, if applicable	At par on each December 22, commencing Dec 22, 2023 up to and excluding the maturity date	At par on each December 22, commencing Dec 22, 2023 up to and excluding the maturity date	At par on each January and July 13, commencing Jan 13, 2024 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	5.30%	5.10%	5.75%-6.35%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary If temporary write-down, description of write-			
	down mechanism		l	
34a ⁻	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Pari pagu to Doposit Lishilitis-	Pari pasu ta Danasit Lishilitia-	Pari pagu to Doposit Lishilitia-
	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 N/A	No N/A
	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	N/A	N/A	N/A
	Supplement to Base Shelf Prospectus (if applicable)			
	Pricing Supplement (if applicable)	Final Terms - CUSIP: 06368LFY7	Final Terms - CUSIP: 06368LFZ4	Final Terms - CUSIP: 06368LGY6

	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06368LGZ3	06374VBV7	06374VBW5
	Tor private placements	00002020	000111211	
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
4	Regulatory treatment	N/A	N/A	N/A
4	Transitional Basel III rules Post-transitional Basel III rules	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 15.343	USD 3.5
10 11	Accounting classification Original date of issuance / Settlement	Liability - fair value option 13-Jan-2023	Liability - fair value option 17-Nov-2022	Liability - fair value option 15-Nov-2022
11	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	13-Jan-2028	17-Nov-2026	15-Nov-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 13-Jan-2024	At par on 17-Nov-2023	At par on 15-May-2023
16	Subsequent call dates, if applicable	At par on each January and July 13, commencing Jan 13, 2024 up to and excluding the maturity date	November 17, commencing Nov	At par on each February, May, August and November 15, commencing May 15, 2023 up to and excluding the maturity date
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.40%-6.00%	6.00%	5.50%
	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper			
18	Fixed or floating dividend/coupon Coupon rate and any related index	5.40%-6.00%	6.00%	5.50%
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	5.40%-6.00% No Mandatory	6.00% No Mandatory	5.50% 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	5.40%-6.00% No Mandatory No	6.00% No Mandatory No	5.50% 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	5.40%-6.00% No Mandatory No Cumulative	6.00% No Mandatory No Cumulative	5.50% No 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	5.40%-6.00% No Mandatory No	6.00% No Mandatory No	5.50% No Mandatory No
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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.50% 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.50% 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A	5.50% 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.50% 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A	5.50% No Mandatory No Cumulative Non-convertible 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.50% 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, 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)	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.50% 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.50% 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, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write-	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.50% 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 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, full or partial 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	5.50% 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, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write-	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A	5.50% 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 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, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A	6.00% No Mandatory No Cumulative N/A N/A N/A N/A N/A N/A N/A	5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, spermanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A Exemption from subordination	5.50% 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 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	5.40%-6.00% No Mandatory 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	6.00% 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 Pari pasu to Deposit Liabilities	5.50% No Mandatory 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
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, germanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A	5.50% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A Exemption from subordination Pari pasu to Deposit Liabilities No N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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, 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	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	6.00% No Mandatory 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	5.50% 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 Exemption from subordination
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35 36	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, nument or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus	5.40%-6.00% No Mandatory No Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A Pari pasu to Deposit Liabilities No	6.00% 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 Exemption from subordina Pari pasu to Deposit Liabili No N/A MTN Prospectus

except as noted) Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier or private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and edemption amount / Initial maturity	regulatory capital BMO 06374VBX3	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated	regulatory capital BMO 06374VBZ8 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 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 nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval	06374VBX3 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	06374VBY1 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	06374VBZ8 Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
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 nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
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 nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	Province of Ontario and the laws of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	of Canada applicable therein Contractual N/A N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
of the TLAC Term Sheet is achieved (for other TLAC-eligible nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	N/A N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
nstruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	N/A N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval	N/A N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	N/A N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	N/A N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Eligible at solo/group/group&solo Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval	N/A Other TLAC instrument N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	N/A Other TLAC instrument N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	N/A Other TLAC instrument N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Instrument type Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	N/A USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	N/A USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	N/A USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
nillions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Par value of instrument Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval	USD 8.5 Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	USD 5 Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	USD 5.22 Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Accounting classification Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Liability - fair value option 15-Nov-2022 Dated 15-Nov-2027 Yes	Liability - fair value option 3-Nov-2022 Dated 3-Nov-2025	Liability - fair value option 14-Nov-2022 Dated 14-Nov-2025
Original date of issuance / Settlement Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	15-Nov-2022 Dated 15-Nov-2027 Yes	3-Nov-2022 Dated 3-Nov-2025	14-Nov-2022 Dated 14-Nov-2025
Perpetual or dated Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Dated 15-Nov-2027 Yes	Dated 3-Nov-2025	Dated 14-Nov-2025
Original maturity date / Final maturity Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	15-Nov-2027 Yes	3-Nov-2025	14-Nov-2025
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and	Yes		
Optional call date, contingent call dates and		Yes	Yes
	At par on 15-Nov-2023		
		At par on 3-May-2023	At par on 14-May-2023
Subsequent call dates, if applicable	At par on each February, May, August and November 15, commencing November 15, 2023 up to and excluding the maturity date		At par on each May and November 14, commencing May 14, 2023 up to and excluding the maturity date
			Fixed
			6.00% No
	100		INO
nandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
			Cumulative
			Non-convertible
			N/A
			N/A
			N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into			
nto	N/A	N/A	N/A
Write-down feature	No	No	No
If write-down, write-down trigger (s)			Į
			l
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
Position in subordination hierarchy in liquidation (specify			
nstrument type immediately senior to instrument)	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities	Pari pasu to Deposit Liabilities
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	N/A	N/A	N/A
Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
Supplement to Base Shelf Prospectus (if applicable)			MTN Prospectus Supplement
Pricing Supplement (if applicable)			Final Terms - CUSIP: 06374VBZ8
	Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or landatory 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, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts to Write-down feature If write-down, full or partial Stopper (s) If write-down, full or partial If write-down, full or partial If write-down, becription of write- bown mechanism ype of subordination hierarchy in liquidation (specify ustrument type immediately senior to instrument) Non-compliant transitioned features f yes, specify non-compliant features rospectus upplement to Base Shelf Prospectus (if applicable)	August and November 15, commencing November 15, 2023 up to and excluding the maturity date Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper No Fully discretionary, partially discretionary or andatory Existence of a step up or other incentive to redeem No Noncumulative or cumulative Convertible, conversion trigger (s) If convertible, fully or partially N/A If convertible, pully or partially N/A If convertible, fully or partially N/A If convertible, conversion trigger (s) If convertible, pully or partially N/A If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts to Mrite-down, write-down trigger (s) If write-down, permanent or temporary If write-down, permanent or instrument) Pari pasu to Deposit Liabilities N	August and November 15, commencing November 15, commencing November 15, commencing November 15, 2023 up to and excluding the maturity date November 3, commencing May 3, 2023 up to and excluding the maturity date Coupons/dividends Fixed Fixed Fixed or floating dividend/coupon Fixed Fixed Coupon rate and any related index 6.25% 5.80% Existence of a dividend stopper No No Fully discretionary, partially discretionary or andactory Mandatory Mandatory Existence of a step up or other incentive to redeem No No No Nonconcumulative or cumulative Cumulative Cumulative convertible Non-convertible If convertible, fully or partially N/A N/A N/A If convertible, conversion rate N/A N/A N/A If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible No If write-down, permanent or temporary If themporary write-down trigger (s) N/A N/A If write-down, permanent or temporary If themporary write-down, description of write-own write-down, permanent or temporary Pari pasu to Deposit Liabilities Pari pasu to Dep

	seres Of Regulatory Capital Instruments sexcept as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	BMO	BMO	BMO
2	for private placement)	06374VC20	06374VC38	06374VC46
	for private placementy	000111020		
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
4	Regulatory treatment	N/A	N/A	N/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 9	USD 42.25	USD 8.157
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Nov-2022	30-Nov-2022	30-Nov-2022
12 13	Perpetual or dated Original maturity date / Final maturity	Dated 29-Nov-2024	Dated 30-Nov-2027	Dated 30-Nov-2026
13	Issuer call subject to prior supervisory approval	29-1N0V-2024 Yes	Yes	30-1NOV-2026 Yes
	Optional call date, contingent call dates and			
15	redemption amount / Initial maturity	At par on 30-May-2023	At par on 30-Nov-2023	At par on 30-Nov-2023
16	Subsequent call dates, if applicable	February, May, August and November, commencing May	At par on the last calendar day of February, May, August and November, commencing May 30, 2023 up to and excluding the maturity date	At par on each May and November 30, commencing Nov
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.50%	6.00%	5.80%
19	Existence of a dividend stopper Fully discretionary, partially discretionary or	No	No	No
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	
				Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A N/A	N/A N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A N/A	N/A N/A N/A
25	If convertible, fully or partially	N/A	N/A N/A	N/A N/A
25 26 27 28	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 N/A N/A N/A
25 26 27 28 29	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 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
25 26 27 28 29 30 31	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 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 N/A
25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, vrite-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 No	N/A N/A N/A N/A N/A No	N/A N/A N/A N/A N/A No
25 26 27 28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
25 26 27 28 29 30 31 32 33 34	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, vrite-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 No	N/A N/A N/A N/A N/A No	N/A N/A N/A N/A N/A No
25 26 27 28 29 30 31 32 33 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 No	N/A N/A N/A N/A N/A No	N/A N/A N/A N/A N/A No
25 26 27 28 29 30 31 32 33 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) Non-compliant transitioned features	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 34 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities	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 No Exemption from subordination Pari pasu to Deposit Liabilities
25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	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	N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

	ures Of Regulatory Capital Instruments except as noted)			
	Issuer	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO	Included in TLAC not included in regulatory capital BMO
1	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	ВМО	BINO	BINO
2	for private placement)	06374VC53	06374VC61	06374VC79
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 Other TLAC instrument	N/A Other TLAC instrument	N/A Other TLAC instrument
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 14	USD 3	USD 4.344
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	25-Nov-2022	30-Nov-2022	14-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	25-Nov-2025	30-May-2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 25-May-2023	At par on 28-Feb-2023	At par on 14-Dec-2023
16	Subsequent call dates, if applicable	At par on each May and November 25, commencing May 25, 2023 up to and excluding the maturity date	At par on the last calendar day of February, May, August and November, commencing Feb 28, 2023 up to and excluding the maturity date	At par on each March, June,
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	5.70% No	5.25% No	5.80% No
19	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Evistance of a stan up or other incentive to redeem	No	No	No
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	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
30	If write-down, write-down trigger (s)			
31	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
	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
	Non-compliant transitioned features	No	No	No
36		N/A	N/A	N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form Prospectus		MTN Proprieture	MTN Programme
37	Prospectus / Base Shelf Prospectus / Short Form		MTN Prospectus	MTN Prospectus
37	Prospectus / Base Shelf Prospectus / Short Form Prospectus	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement	MTN Prospectus MTN Prospectus Supplement

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 Regulatory treatment N/A N/A N/A 4 Transitional Basel II rules N/A N/A 5 Post-transitional Basel II 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 millions, as of most recent reporting date) N/A N/A 9 Par value of instrument USD 12 USD 9.438 USD 7 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of issuance / Settlement 14-Dec-2022 16-Dec-2022 12 Perpetual or dated Dated Dated 13 original maturity date / final maturity 14-Jun-2023 At par on 16-Jun-2023 At par on 12-Jun-2023	apital 06374VCA2
Unique identifier (ge CUSP, ISN, or Bioomberg identifier for private placement) 06374VC87 06374VC85 2 for private placement) 06374VC85 06374VC95 3 Governing law(s) of the instrument of Canada applicable therein of Canada applicable therein of Canada applicable therein of Canada Ontario and the laws of Canada Province of Ontario and the laws of Canada Province of Ontario and the laws of Canada Province of Canada Octractual Contractual	Ontario and the laws applicable therein
2 for private placement) 06374VC87 06374VC87 3 Governing law(s) of the instrument Province of Ontario and the laws of Canada applicable therein Province of Ontario and the laws of Canada applicable therein Province of Ontario and the laws of Canada applicable therein Province of Ontario and the laws of Canada applicable therein Ontario and the laws of Canada Province of Ontario and the laws of Canada Ontario and the laws of Canada Ontario and the laws of Canada Province of Ontario and the laws of Canada Province of Ontario and the laws of Canada Ontario and the laws of Canada Province of Ontario and the laws of Canada Province of Ontario and the laws of Canada Province of Ontario and the laws of Canada Ontario and the laws of Canada N/A N/A N/A 4 Transitional Basel II rules N/A N/A N/A N/A N/A 7 Instrument type Other TLAC instrument N/A 10 Original date of issanere / Setthement Dated Dated <td>Ontario and the laws applicable therein</td>	Ontario and the laws applicable therein
Coverning law(s) of the instrument Province of Ontario and the laws Or Canada applicable therein of Canada applicable Province of Ontario and the laws Province of Ontario and the laws Or Canada Ontario Of Canada Ontario Ontario<	Ontario and the laws applicable therein
3 Governing Lawly of the instrument of Canada applicable therein of Canada applicable therein of Canada. 3 Means by which efforcability requirement of Section 13 of the TLAC Term Sheet is schleved for other TLAC-eligible instruments governed by toring Law Contractual	applicable therein
Maas by which enforceability requirement of Section 13 an of the TLAC Fern Sheet achieved (for other TLAC-eligible instruments governed by foreign law) Contractual Contractual 4 Transitional Basel III rules NA N/A N/A 5 Post-transitional Basel III rules NA N/A N/A 6 Eligible at solo/group/group8 solo NA N/A N/A 7 Transitional Basel III rules NA N/A N/A 8 millions, as of most recent reporting date) Other TLAC instrument Other TLAC instrument Other TLAC 9 Post-value of instrument USD 12 USD 9438 USD 7 10 Accounting datasel isoance / Settlement Liability - fair value option Liability - fair value option aloali date is oand Fair value optional ca	
Instruments gowned by foreign law Contractual Contractual Contractual 4 Transitional Basel III rules NA NA NA 5 Post-transitional Basel III rules NA NA NA 6 Eligible at stol/group/group/stole Other TLAC instrument Other TLAC instrument Other TLAC 7 instrument type Other TLAC instrument Other TLAC Instrument 8 millions, as of most recent reporting date) NA NA NA 9 Par value of instrument USD 12 USD 3488 USD 7 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 12 Prepretial of as iding tate / final maturity Dated Dated Dated 13 Original maturity date / final maturity Yes Yes Yes Yes 14 Issuer call date, contingent call dates and At par on 16-Jun-2023 At par on 16-Jun-2023 At par on 19 15 subsequent call dates, if applicable commencing Jun 14, 2023 up to 16, 2023 up to	instrument
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5 Post-transitional Basel III rules NA N/A N/A 6 Eligible at solo/group/group/soup/soup/soup/soup/soup/soup/soup/s	instrument
6 Elighte at solv/group/group/solo NA NA NA NA 7 Instrument type Other TLAC instrument Other TLAC instrument Other TLAC instrument 8 millions, as of most recent reporting date) NA NA NA NA 9 Per value of instrument USD 12 USD 9.438 USD 7 10 Accounting sistification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of issume / Settlement 14-Dec-2022 Dated Dated Dated Dated Dates Zet 16-Dec-2024 Itsever call subject to prior supervisory approval Yes Itsue call subject lo prior supervisory approval Yes	instrument
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8 millions, as of most recent reporting date) NA NA NA NA 9 Parvalue of instrument USD 12 USD 438 USD 7 10 Accounting classification Liability - fair value option Liability - fair value option <td></td>	
9 Par value of instrument USD 12 USD 12 USD 7 10 Accounting destification Liability - fair value option Liability - fair value op	
10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of isuance / Settlement 14-Dec-2022 Dated Dated 12 Perpetual or dated Dated Dated Dated Dated 13 Original maturity date / Final maturity 14-Jun-2024 16-Dec-2024 16-Dec-2024 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 15 redemption amount / Initial maturity At par on each March, June, September and December 14, commending Jun December 14, commending Jun December 16, commending Jun December 16, 2023 up to and excluding the maturity date At par on each settlement 19, 2023 up to and excluding the maturity date 16 Subsequent call dates, if applicable and excluding the maturity date Fixed Fixed 17 Fixed or loating dividend/coupon Fixed Fixed Fixed 18 Coupon rate and any related index 5.25% 5.40% 19 Existence of a dividend stopper No No No 20 madatory Mandatory Mandatory Mandatory 21 Existence of a st	
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13 Original maturity date / Final maturity 14-Jun-2024 16-Dec-2024 14 Issuer call subject to prior supervisory approval Yes Yes Yes 0ptional call date, contingent call dates and redemption amount / Initial maturity Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount / Initial maturity At par on 14-Jun-2023 At par on 16-Jun-2023 At par on 16-Jun-2023 16 Subsequent call dates, if applicable At par on each March, June, september and December 14, commencing Jun 14, 2023 up to and excluding the maturity date I6, 2023 up to and excluding the maturity date 16, 2023 up to and excluding the maturity date 17 Fixed or floating dividend/coupon Fixed Fixed Fixed 18 Coupons/dividends S25% 5.40% No 19 Existence of a dividend stopper No No No 20 mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Nonerwishle, conversible Non-convertible Non-convertible Non-convertible 23 Convertible, conversion trigger (s)	19-Dec-2022
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Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 20 mandatory 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 24 If convertible, fully or partially 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 If convertible, specify issuer of instrument it converts 29 into N/A N/A N/A N/A 30 Write-down feature No No<	5.50%
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23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts N/A N/A 29 into N/A N/A N/A N/A 30 Write-down feature No No No	
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26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A 28 If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into 29 into N/A N/A 30 Write-down feature No No	
27 If convertible, mandatory or optional conversion 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 30 Write-down feature No No	
28 If convertible, specify instrument type convertible into 11 If convertible, specify issuer of instrument it converts 29 into 30 Write-down feature	
29 into N/A N/A N/A 30 Write-down feature No No No	
30 Write-down feature No No	
ST II WITE-down, write-down trigger (s)	
32 If write-down, full or partial	
32 If write-down, permanent or temporary	
If temporary write-down, description of write-	
34 down mechanism	
34a Type of subordination Exemption from subordination Exemption from subordination	
	rom subordination
Position in subordination hierarchy in liquidation (specify	rom subordination
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	
30 NO NO 37 If yes, specify non-compliant features N/A	rom subordination
Prospectus / Base Shelf Prospectus / Short Form Prospectus MTN Prospectus MTN Prospectus MTN Prospectus MTN Prospectus	
Sunnlement to Base Shelf Prospectus (if annlicable)	Deposit Liabilities
Pricing Supplement (if applicable) Final Terms - CUSIP: 06374VC87 Final Terms - CUSIP: 06374VC95 Final Terms	Deposit Liabilities

(9 111110113	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	ВМО	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	06374VCB0	062741/0008	06374VCD6
2	for private placement)	06374VCB0	06374VCC8	06374VCD6
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	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			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 23	USD 8.577	USD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	30-Dec-2022	30-Dec-2022	30-Dec-2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	30-Dec-2027		30-Dec-2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 30-Dec-2023	At par on 30-Dec-2023	At par on 30-Jun-2023
16	Subsequent call dates, if applicable	At par on each March, June, September and December 30, commencing Dec 30, 2023 up to and excluding the maturity date	At par on each June and December 30, commencing Dec 30, 2023 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	5.50%	5.40%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21 22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
			Cumulative	
23	Convertible of non-convertible	Non-convertible	Non-convertible	Non-convertible
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	
	If convertible, conversion trigger (s)			Non-convertible
24		N/A	N/A	Non-convertible N/A
24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	Non-convertible N/A N/A
24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A	N/A N/A N/A	Non-convertible N/A N/A N/A
24 25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
24 25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, 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	Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A
24 25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 No	N/A N/A N/A N/A N/A No	Non-convertible N/A N/A N/A N/A N/A N/A No
24 25 26 27 28 29 30 31 32 33 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-	N/A N/A N/A N/A	N/A N/A N/A N/A	Non-convertible N/A N/A N/A N/A N/A
24 25 26 27 28 29 30 31 32 33 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-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 No	N/A N/A N/A N/A N/A No	Non-convertible N/A N/A N/A N/A N/A N/A No
24 25 26 27 28 29 30 31 32 33 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into. If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, 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	N/A N/A N/A N/A N/A No	N/A N/A N/A N/A N/A No	Non-convertible N/A N/A N/A N/A N/A N/A No
24 25 26 27 28 29 30 31 32 33 33 34 34a	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No	Non-convertible N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No
24 25 26 27 28 29 30 31 32 33 33 34 34 34 34 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A
24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, vrite-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in liquidation (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 N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A MTN Prospectus
24 25 26 27 28 29 30 31 32 33 33 34 34 34a 35 36 37	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write- down mechanism Type of subordination Position in subordination hierarchy in 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 No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A	Non-convertible N/A N/A N/A N/A N/A N/A No Exemption from subordination Pari pasu to Deposit Liabilities No N/A

(¢ minon.	tures Of Regulatory Capital Instruments s except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
-	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	000741/054	000741/054	000741/000
2	for private placement)	06374VCE4	06374VCF1	06374VCG9
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
	Means by which enforceability requirement of Section 13			
3a	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5 6	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
7	Eligible at solo/group/group&solo Instrument type	Other TLAC instrument	Other TLAC instrument	Other TLAC instrument
,	Amount recognised in regulatory capital (Currency in			
8	millions, as of most recent reporting date)	N/A	N/A	N/A
9	Par value of instrument	USD 5	USD 5	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	18-Jan-2023		18-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	18-Jan-2028		18-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 18-Jan-2024	At par on 17-Jan-2024	At par on 18-Jan-2024
16	Subsequent call dates, if applicable	At par on each January, April, July and October 18, commencing Jan 18, 2024 up to and excluding the maturity date	July and October 17,	At par on each January, April, July and October 18, commencing Jan 18, 2024 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	5.70%	5.38%	5.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into			
	If convertible, specify issuer of instrument it converts		N 1/A	
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
. –	If write-down, write-down trigger (s)		l	
31	If write-down, full or partial			
32	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
32				
32 33	If temporary write-down, description of write-	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 34	If temporary write-down, description of write- down mechanism	Exemption from subordination	Exemption from subordination	Exemption from subordination
32 33 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
32 33 34 34a	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 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 temporary write-down, description 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 No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
32 33 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 No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCH7	06374VCJ3	06374VCK0
2	for private placement)	0037470117	003747033	003747010
3	Governing law(s) of the instrument	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein	Province of Ontario and the laws of Canada applicable therein
3	Means by which enforceability requirement of Section 13	or Barrada appricable articlem	or earlada approable areform	or canada approable increm
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment	51/A	51/A	51/A
4	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 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 6.138	USD 2	USD 12
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	20-Jan-2023	20-Jan-2023	17-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	20-Jan-2026	21-Jan-2025	17-Jan-2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 20-Jul-2023	At par on 20-Jul-2023	At par on 17-Jul-2023
16	Subsequent call dates, if applicable		At par on each January and July 20, commencing Jul 20, 2023 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	5.50%	5.20%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20	mandatory		Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial		1	
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
34	down mechanism			
	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	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
1				

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCL8	06374VCM6	06374VCN4
2		003747020	0037470100	0037470114
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
2-	Means by which enforceability requirement of Section 13			
	of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
	Regulatory treatment			
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 13	USD 5	USD 32
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jan-2023	31-Jan-2023	30-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2028	2-Feb-2026	30-Jan-2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Jan-2024	At par on 31-Jul-2023	At par on 30-Jul-2023
16	Subsequent call dates, if applicable	At par on the last calendar date of January, April, July and October, commencing Jan 31, 2024 up to and excluding the maturity date	At par on each January and July 31, commencing Jul 31, 2023 up to and excluding the maturity date	At par on each January and July 30, commencing Jul 30, 2023 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	5.40% No	5.00% No	5.25% No
19	Fully discretionary, partially discretionary or	INO		
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
21	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
22	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
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-			
I	in temporary write-down, description of write-			
34	down mechanism			Exemption from subordination
-	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	
-	down mechanism Type of subordination	Exemption from subordination	Exemption from subordination	
-		Exemption from subordination	Exemption from subordination	
34a 35	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
34a 35 36	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 No	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
34a 35 36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A
34a 35 36 37	Type of subordination Position in subordination hierarchy in liquidation (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	Pari pasu to Deposit Liabilities No	Pari pasu to Deposit Liabilities No
34a 35 36 37	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A	Pari pasu to Deposit Liabilities No N/A

	ures Of Regulatory Capital Instruments except as noted)			
		regulatory capital	Included in TLAC not included in regulatory capital	regulatory capital
1	Issuer	BMO	BMO	BMO
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	06374VCP9	06374VCQ7	06374VCR5
		Province of Ontario and the laws		
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13	of Canada applicable therein	of Canada applicable therein	of Canada applicable therein
	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
4 5	Transitional Basel III rules Post-transitional Basel III rules	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 13	USD 8	USD 15.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance / Settlement	31-Jan-2023		31-Jan-2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date / Final maturity	31-Jan-2025		31-Jan-2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount / Initial maturity	At par on 31-Jul-2023	At par on 31-Jan-2024	At par on 31-Jan-2024
16	Subsequent call dates, if applicable Coupons/dividends	At par on each January and July 31, commencing Jul 31, 2023 up to and excluding the maturity date		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.10%	5.06%	5.40%
19	Existence of a dividend stopper	No	No	No
	Fully discretionary, partially discretionary or			
20	mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts			
29	into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)			
32	If write-down, full or partial			
33	If write-down, permanent or temporary			
	If temporary write-down, description of write-			
	down mechanism			
34a	Type of subordination	Exemption from subordination	Exemption from subordination	Exemption from subordination
25	Position in subordination hierarchy in liquidation (specify	Designees to Descent 11, 1, 199		
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	No N/A
37	If yes, specify non-compliant features Prospectus / Base Shelf Prospectus / Short Form	N/A	N/A	N/A
	Prospectus	MTN Prospectus	MTN Prospectus	MTN Prospectus
	Supplement to Base Shelf Prospectus (if applicable)	MTN Prospectus Supplement	MTN Prospectus Supplement	MTN Prospectus Supplement
		1	1	1